



THE METROPOLITAN SEWER DISTRICT
OF GREATER CINCINNATI
HAMILTON COUNTY, OHIO

SANITARY SEWER NO. 5484
C.I.P. NO. 2003-23

WATER IN BASEMENT PREVENTION PROJECT 3012 WESTKNOLLS LANE, CITY OF CINCINNATI WIB NO. 20042350

INDEX OF SHEETS:

SHEET NO.	DESCRIPTION
1	TITLE SHEET
2	SITE PLAN
3	BASEMENT PLAN
4	SITE SEWER DETAILS
5	MISC SITE SEWER DETAILS
6	ELECTRICAL DETAILS

DRAWINGS PREPARED BY:

BURGESS & NIPLE, INC.
312 PLUM STREET, 12TH FLOOR
CINCINNATI, OHIO 45202
PHONE 513-579-0042
FAX 513-579-0321



VICINITY MAP

NO SCALE

PROPERTY OWNER:

FLORENCE V SMITH
3012 WESTKNOLLS LANE
CINCINNATI, OHIO 45211
PHONE 513-661-4599

PLANS APPROVED BY:

FLORENCE V SMITH

DATE

Kevin Jenkins 3-31-05
KEVIN JENKINS (SON)
HAS POWER OF ATTORNEY

THE METROPOLITAN SEWER DISTRICT
OF GREATER CINCINNATI
HAMILTON COUNTY

SANITARY SEWER NO. 5484
CIP 2003-23

WATER IN BASEMENT
PREVENTION PROJECT

3012 WESTKNOLLS LANE, CITY OF CINCINNATI
WIB NO. 20042350 (SMITH)

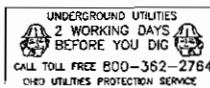
SCALE AS SHOWN

REV.	REVISIONS	DATE	BY	CHK.



BURGESS & NIPLE

JOB NO.	35924
DESIGNED BY	TJZ
DRAWN BY	TJZ
CHECKED BY	GB
APPROVED BY	GB
DATE	2/3/05



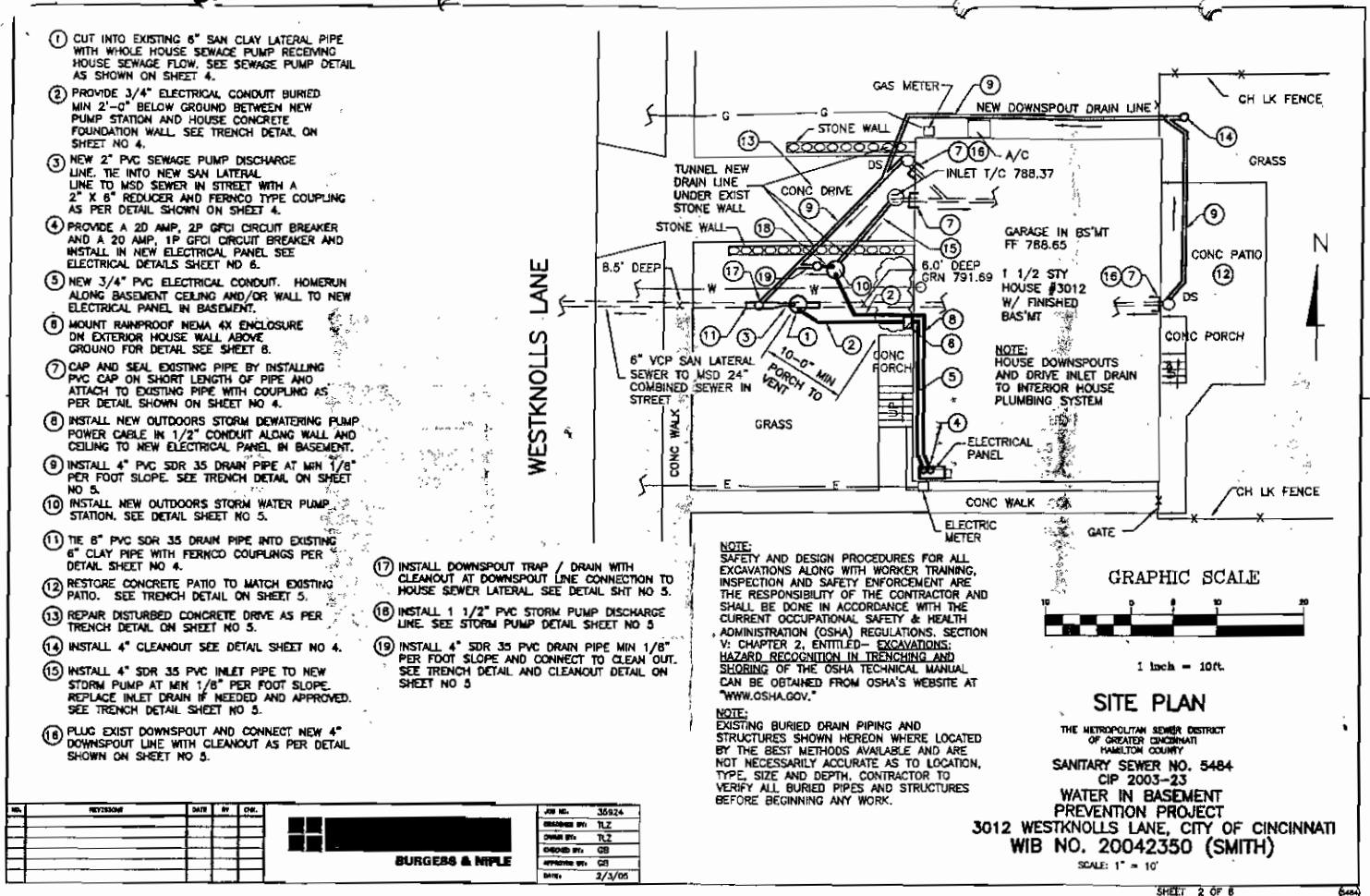
UNDERGROUND UTILITIES

2 WORKING DAYS

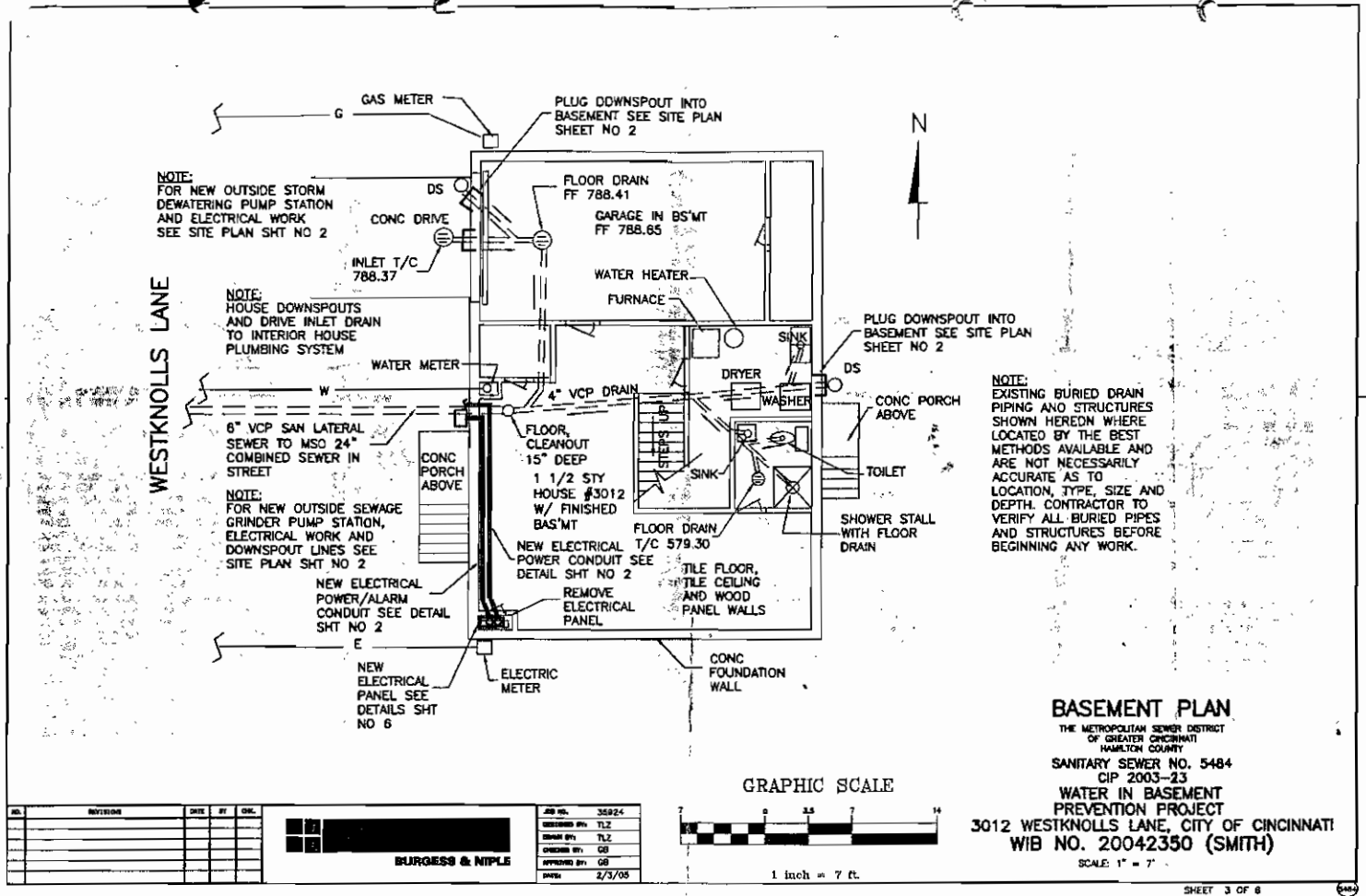
BEFORE YOU DIG

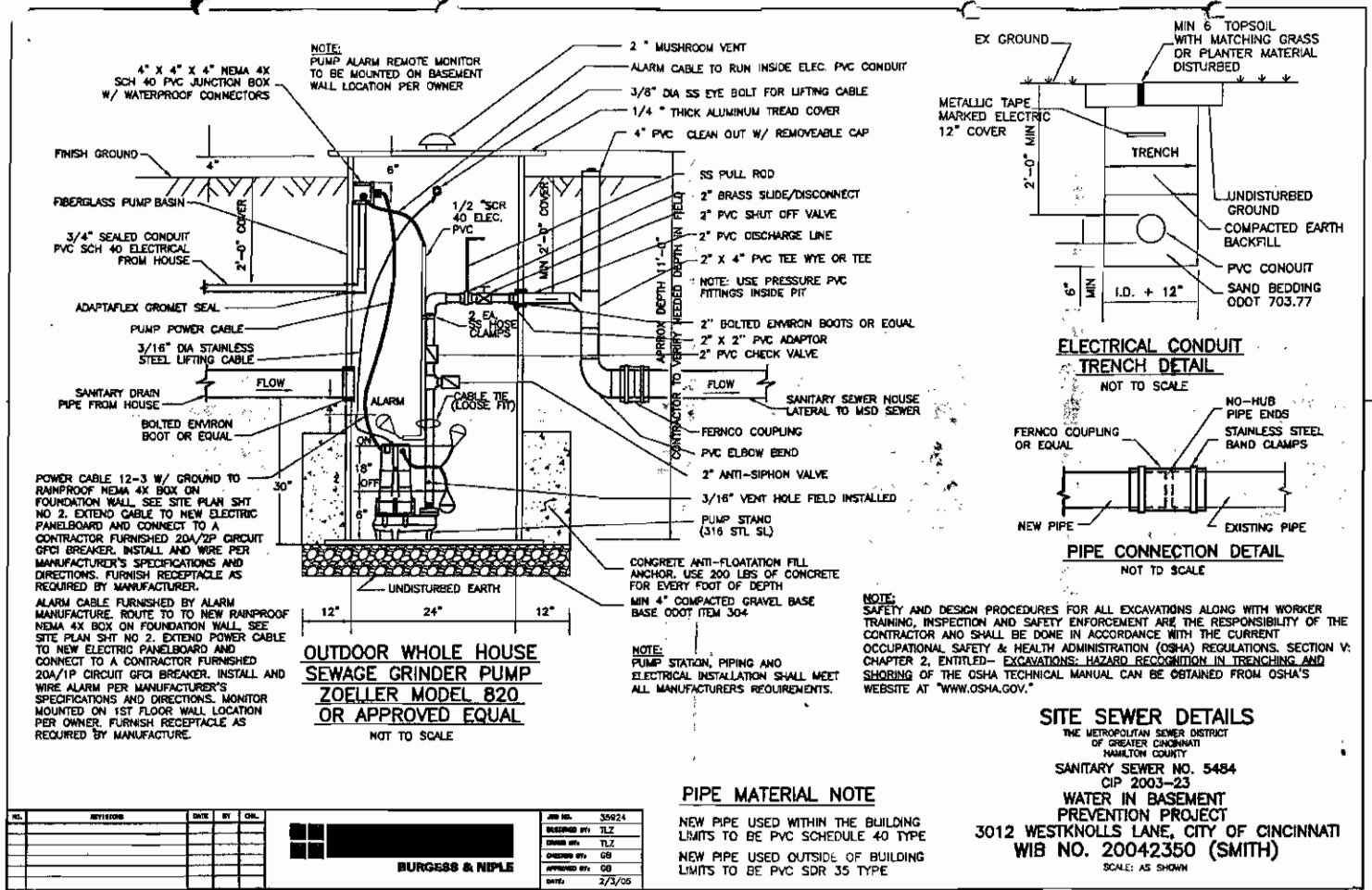
CALL TOLL FREE 800-362-2764

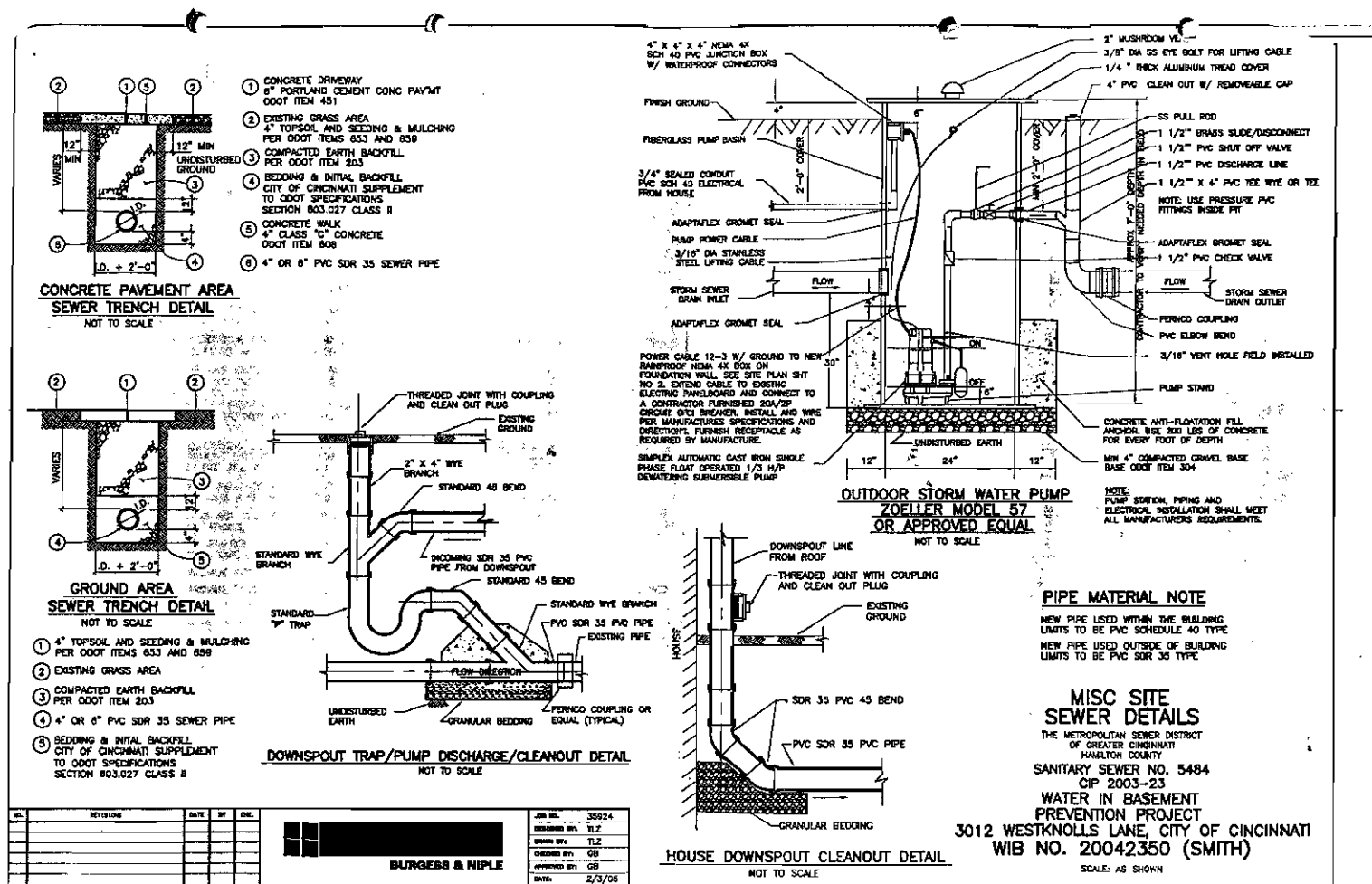
OHIO UTILITIES PROTECTION SERVICE



SHEET 2 OF 6







NEW PANEL		PANEL		RM		BASEMENT	
VOLTAGE		240Y/120		MAIN		200A. BUS - 150 A. MAIN CB	
PHASE/CONNECTION		1Ø, 3Ø		SC AMPS		22000	

DESCRIPTION	LOAD	C/B	C/B	LOAD	DESCRIPTION
EXIST. LOAD	EXISTING	20	1	2	EXISTING EXIST. LOAD
EXIST. LOAD	EXISTING	20	3	4	EXISTING EXIST. LOAD
EXIST. LOAD	EXISTING	50/2	5	6	EXISTING EXIST. LOAD
EXIST. LOAD	EXISTING		7	8	EXISTING EXIST. LOAD
EXIST. LOAD	EXISTING	15	9	10	EXISTING EXIST. LOAD
EXIST. LOAD	EXISTING	15	11	12	EXISTING EXIST. LOAD
SPARE		20	13	14	20 **
NEW STORM PUMP	1120	20/2 **	17	18	1120
	1120		19	20	SPACE

** PROVIDE GFCI TYPE CIRCUIT BREAKER AND "LOCK-ON-CLIP".

ELECTRICAL CALCULATIONS BASED ON NEC EXAMPLE D2(b) OPTIONAL CALCULATION FOR ONE-FAMILY DWELLING, AIR CONDITIONING LARGER THAN HEATING.

ELECTRICAL CONTRACTOR TO COORDINATE WITH THE UTILITY COMPANY, ELECTRICAL OUTAGES AND UTILITY METER/BASE CHANGE-OVER.

REMOVE EXISTING ELECTRICAL 100A SERVICE RISER CONDUCTORS. ELECTRICAL CONTRACTOR TO PROVIDE A NEW 150A 240/120V. ELECTRICAL SERVICE RISER FEEDER FROM PANEL BOARD, THRU METER BASE TO WEATHERHEAD. EXTEND CONDUCTORS AS REQUIRED BY UTILITY COMPANY, FOR CONNECTION TO UTILITY COMPANY AERIAL SERVICE CONDUCTORS. FEED THE NEW PANELBOARD WITH 3Ø 1 CU., 1Ø 8 CU. GND. CONDUCTORS SIZED PER NEC TABLE 310.15(B).

ELECTRICAL CONTRACTOR TO PROVIDE A NEW 150A 240/120V. ELECTRICAL PANELBOARD. REMOVE EXISTING ELECTRICAL APPARATUS. RECONNECT EXISTING LOADS TO NEW PANELBOARD. IS NOT THE RESPONSIBILITY OF THIS CONTRACTOR TO CORRECT EXISTING CODE VIOLATIONS.

ELECTRICAL CONTRACTOR TO PROVIDE AND INSTALL GROUNDING TO EXISTING DRIVEN GROUND ROD AND EXISTING WATER SERVICE PIPING PER NEC ART. 250.

IT IS NOT THE RESPONSIBILITY OF THIS CONTRACTOR TO CORRECT EXISTING CODE VIOLATIONS.

INFORMATION GIVEN FOR EXISTING LOADS, IS DERIVED FROM SCHEDULES FURNISHED BY THE HOME OWNER.

PROVIDE GFCI TYPE CIRCUIT BREAKER FOR CIRCUITS, WHERE REQUIRED BY THE NEC.

PROVIDE "ARC FAULT" TYPE CIRCUIT BREAKER FOR CIRCUITS, WHERE REQUIRED BY THE NEC.

PHIL	DEM.	VA DEMAND	DESCRIPTION
5391	125%	6738.75	LIGHTING AND RECEPT. = JVA X 1797 SQ. FT.
3000	100%	3000	(2) 1500 W. KITCHEN APPLIANCE CIRCUITS
9000	100%	6000	RANGE
1250	100%	1250	HEATING (EXISTING GAS) FURNACE BLOWER
1500	100%	1500	LAUNDRY CIRCUIT (EXISTING)
5000	100%	5000	CLOTHES DRYER (EXISTING)
0	100%	0	WATER HEATER (GAS)
2290	100%	4490	NEW SEWAGE PUMP & ALARM, NEW STORM PUMP
		30988.75	TOTAL GENERAL LOAD
10000	100%	10000	FIRST 10 KVA @ 100%
20988.75	40%	8395.5	REMAINDER @ 40%
5000	100%	5000	AIR CONDITIONING UNIT
		23395.5	TOTAL "VA" HOUSE PANEL
		97.49	TOTAL AMPS

ELECTRICAL DETAILS

THE METROPOLITAN SEWER DISTRICT
OF GREATER CINCINNATI
HAMILTON COUNTY
SANITARY SEWER NO. 5484
CIP 2003-23

WATER IN BASEMENT
PREVENTION PROJECT
3012 WESTKNOLLS LANE, CITY OF CINCINNATI
WIB NO. 20042350 (SMITH)

NO.	REVISION	DATE	BY	CHK.

JOB NO.	35924
DESIGNED BY	TJL
DRAWN BY	TJL
CHECKED BY	GB
APPROVED BY	GB
DATE	2/3/05

BURGESS & NIPLE

COURT OF COMMON PLEAS
CIVIL DIVISION
HAMILTON COUNTY, OHIO

KELVIN JENKINS
3012 West Knolls
Cincinnati, Ohio 45211

Plaintiff

vs.

HAMILTON COUNTY BOARD
OF COUNTY COMMISSIONERS
C/O HAMILTON COUNTY
PROSECUTOR
138 East Court Street
Cincinnati, Ohio 45202

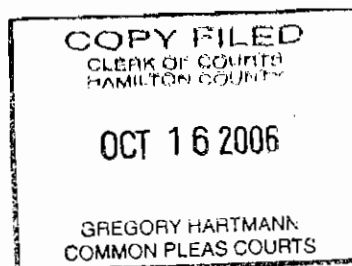
and

CITY OF CINCINNATI
C/O Rita McNeil
City Solicitor
214 City Hall
801 Plum St.
Cincinnati, Ohio 45202

and

METROPOLITAN SEWER
DISTRICT OF GREATER
CINCINNATI
C/O Rita McNeil
City Solicitor
214 City Hall
801 Plum St.
Cincinnati, Ohio 45202,

and



Case No. A0608970

COMPLAINT

METROPOLITAN SEWER :
DISTRICT OF GREATER :
CINCINNATI :
C/O HAMILTON COUNTY :
PROSECUTOR :
230 E. 9th St. :
Suite 4000 :
Cincinnati, Ohio 45202 :
:
and :
:
John and Jane Does :
Employees 1-50 of the City of :
Cincinnati and/or Hamilton County: :
and/or Metropolitan Sewer District of :
Greater Cincinnati :
Defendants :
Names and addresses unknown :
Defendants :

Now comes the Plaintiff, by and through counsel, and for his Complaint states as follows:

PARTIES

1. The Plaintiff, Kelvin Jenkins, is the owner of real estate located at 3012 West Knolls, Cincinnati, Ohio 45211.
2. The Defendant, Hamilton County Board of County Commissioners [hereinafter referred to as '**County**'] is a political subdivisions organized pursuant to the laws of the State of Ohio.
3. The Defendant, City of Cincinnati [hereinafter referred to as '**City**'] is a municipal corporation organized pursuant to the laws of the State of Ohio and was the administrator of the Water in Basement program through the Metropolitan Sewer District.
4. The Defendant, Metropolitan Sewer District [hereinafter referred to as '**MSD**'] of Greater Cincinnati is a County Sewer District which is administered, managed and operated by the Defendant City of Cincinnati pursuant to a contract between the City and County Defendants for the benefit

of the residents of Hamilton County and as such is either a Political Subdivision of the State of Ohio or is a "District" of the Defendant County.

5. At all times relevant to this matter the Defendants John & Jane Doe Employees 1-50 of the Defendants County, City and MSD, were employees of said Defendants and involved in the maintenance, operation and management of the Sewer system for the residents of Hamilton County, Ohio

FACTS

6. The allegations contained in paragraphs 1 through 5 are incorporated herein as if fully rewritten.
7. On or about June 9, 2004, as a result of the requirements of the 'Clean Water Act' the United States of America, State of Ohio, The Ohio Valley Sanitation Commission along with the City and the County entered into a Consent Decree in the United States District Court for the Southern District of Ohio whereby the City and County agreed to, inter-alia, institute a program called the Water in Basement program [hereinafter referred to as 'WIB'] to compensate residents for damages to their property caused by sewer back-ups/surcharges [hereinafter referred to as 'back-ups'].
8. By entering into the above-mentioned consent decree the Defendants have waived any claims to sovereign immunity as to claims submitted pursuant to the WIB program.
9. The express terms of the Consent Decree require the Defendant to allow the WIB claimants to pursue their remedy in State Court subject only to the damage limitation contained in the provisions of **R.C. §2744.05**.
10. On or about October 18, 2004, the sewer system operated by the Defendants backed up into the basement of the Plaintiff causing severe property damage to the finished basement at the Plaintiff's residence and to personal property of the Plaintiff which has rendered the basement uninhabitable and destroyed the personal property.
11. The sewer back-up was the type of event contemplated by the Consent Decree and subject to the recovery of damages pursuant to the WIB program.

12. In an attempt to repair the back up problem with the sewer system the Defendants erected sewer pumps on the property of the Plaintiff in a manner which severely diminishing the value of the Plaintiff's property.
13. The Defendant's were negligent and/or reckless and/or willful or wanton in their failure to properly care and maintain their sewer system which was the proximate cause of the damages to the Plaintiff's property.
14. The Defendants accepted full responsibility for said back-up and the subsequent damages and requested that the Plaintiff submit a claim for damages through the **WIB** program which was set up pursuant to the above-mentioned Consent Decree.
15. The Plaintiff complied with all of the requirements of the **WIB** program and retained the services of Able Services restoration, Inc. [hereinafter referred to as 'Able'] to repair the damages to his property.
16. The Plaintiff submitted a repair estimate from Able to the Defendants in the amount of **\$28,921.53**.
17. In his claim, the Plaintiff also requested damages for the destruction of several items of furniture in the amount of **\$2,500.00**.
18. The erection of sewer pumps in the Plaintiff's front yard diminished the value of the Plaintiff's property in an amount in excess of **\$4,000.00**. Plaintiff provided the Defendants with an appraisal estimate to support this loss.
19. The value of the Plaintiff's loss of use of his basement has exceeded **\$5,000.00**.
20. Therefore on March 6, 2006 in compliance with the **WIB** program, the Plaintiff submitted a claim to the City in the amount of **\$45,000.00** pursuant to its responsibility as administrators of the **WIB** program.
21. The City refused to pay the amount of the claim and instead sought to pay a much smaller amount which would not cover the damages incurred by the Plaintiff to repair his property and recover its value.

COUNT ONE

22. Paragraphs one through twenty-one are hereby incorporated herein as if fully rewritten.

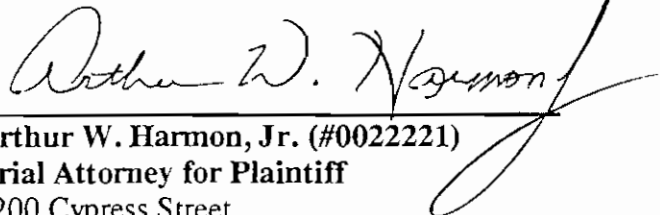
23. The Defendants have wrongfully refused to compensate Plaintiff for reasonable damages incurred as a result of the back-up.

WHEREFORE, the Plaintiffs pray for judgment against the Defendants, jointly and/or severally as follows:

1. **Compensatory damages in an amount in excess of \$45,000.00;**
2. **Punitive or exemplary damages, costs, expenses, attorney fees and/or lost wages in an amount determined at trial;**
3. **Any and all relief the Court deems just and equitable.**

Respectfully submitted,

HARMON, DAVIS & ASSOCIATES



Arthur W. Harmon, Jr. (#0022221)

Trial Attorney for Plaintiff

1200 Cypress Street

Cincinnati, Ohio 45206

Telephone: 513-241-1991

Facsimile: 513-333-4768

Email: hda@cinci.rr.com

Attorney for Plaintiffs

**Able Services Restoration, Inc.**

4104 Harrison Ave.
Cincinnati, OH 45211
(513)481-1583 513 481 1588(fax)
e-mail: ableservices@yahoo.com
Website: www.ableservices.com

050275-CINTI-SCOPE**Room: BASEMENT****Subroom 1: Offset****Subroom 2: Offset****1xWxH 25'6" x 13'6" x 8'0"****1xWxH 15'6" x 10'0" x 8'0"****1xWxH 7'6" x 3'0" x 8'0"**

1,200.00 SF Walls

521.75 SF Ceiling

1,721.75 SF Walls & Ceiling

521.75 SF Floor

57.97 SY Flooring

150.00 LF Floor Perimeter

388.00 SF Long Wall

212.00 SF Short Wall

150.00 LF Ceil. Perimeter

DESCRIPTION**QNTY****REMOVE****REPLACE****TOTAL****STRUCTURAL**

1. Clean floor	521.75 SF	0.00	0.25	130.44
2. R&R Vinyl tile	556.00 SF	0.61	2.83	1,912.64
3. Floor preparation for sheet goods	521.75 SF	0.00	0.55	286.96
4. R&R Paneling	1,200.00 SF	0.19	2.35	3,048.00
5. R&R Baseboard - 2 1/4"	150.00 LF	0.19	2.01	330.00
6. Seal & paint baseboard	150.00 LF	0.00	0.92	138.00
7. Disinfect affected wall/ceiling framing	1,200.00 SF	0.00	0.20	240.00
8. Seal stud wall for odor control	1,200.00 SF	0.00	0.70	840.00
9. Content manipulation charge - per hour	16.00 HR	0.00	26.76	428.16
10. Stain & finish trim	210.00 LF	0.00	0.82	172.20
11. Seal & paint trim	150.00 LF	0.00	0.56	84.00
12. Detach & Reset Heat/AC register	2.00 EA	0.00	0.00	10.90
13. Clean register - heat / AC	2.00 EA	0.00	3.08	6.16
14. Panel trim(around bulkheads, and inside and outside corners)	1.00 EA	0.00	420.00	420.00
15. Stain & finish trim	320.00 LF	0.00	0.82	262.40
16. R&R Interior door unit	2.00 EA	13.37	148.66	323.96

050275-CINTI-SCOPE

03/08/2006 Page 2

**Able Services Restoration, Inc.**

4104 Hamson Ave
Cincinnati, OH 45211
(513)481-1583 513-481-1588(fax)
e-mail: ableservices@yahoo.com
Website: www.ableservices.com

CONTINUED - BASEMENT

DISCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
17. Stain & finish door slab only (per side)	4.00 EA	0.00	22.86	91.44
18. Clean door / window opening (per side)	4.00 EA	0.00	6.09	24.36
19. Paint door or window opening (per side)	4.00 EA	0.00	12.37	49.48
20. Detach & Reset Handrail - wall mounted	12.00 LF	0.00	0.00	48.96
21. Stain & finish handrail - wall mounted	12.00 LF	0.00	0.85	10.20
22. Frame around electric service box and alarm system	1.00 EA	0.00	175.00	175.00
23. Contents - move out then reset - Extra large room	1.00 EA	0.00	101.06	101.06
24. R&R Batt insulation - 10" - R30	1,200.00 SF	0.25	0.87	1,344.00
25. R&R Cabinetry - lower (base) units	13.50 LF	6.81	112.45	1,610.02
26. Detach & Reset Light fixture-Wall Lights	3.00 EA	0.00	0.00	74.16
27. Clean light fixture	3.00 EA	0.00	4.97	14.91
28. Clean Hard Furn	16.00 HR	0.00	28.50	456.00
29. Clean Misc Contents	12.00 HR	0.00	28.50	342.00
Structural Totals:				12,975.41
Room Totals: BASEMENT				12,975.41

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Room: BATHROOM**LxWxH 7'6" x 6'6" x 8'0"**

224.00 SF Walls

48.75 SF Ceiling

272.75 SF Walls & Ceiling

48.75 SF Floor

5.42 SY Flooring

28.00 LF Floor Perimeter

60.00 SF Long Wall

52.00 SF Short Wall

28.00 LF Ceil. Perimeter

DESCRIPTION**QNTY****REMOVE****REPLACE****TOTAL****STRUCTURAL**

30. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00
31. R&R 1/2" dry wall - hung, taped, floated, ready for paint	112.00 SF	0.24	1.10	150.08
32. Seal then paint the walls (2 coats)	224.00 SF	0.00	0.50	112.00
33. Sink - single - Detach & reset	1.00 EA	0.00	55.95	55.95
34. Toilet - Detach & reset	1.00 EA	0.00	92.72	92.72
35. R&R Toilet seat	1.00 EA	3.03	23.03	26.06
36. Remove Vinyl tile	48.75 SF	0.61	0.00	29.74
37. Vinyl tile	56.00 SF	0.00	2.83	158.48
38. R&R Baseboard - 2 1/4"	28.00 LF	0.19	2.01	61.60
39. Seal & paint baseboard	28.00 LF	0.00	0.92	25.76
40. Detach & Reset Interior door unit	1.00 EA	0.00	0.00	42.45
41. Clean door (per side)	2.00 EA	0.00	3.43	6.86
42. Paint door slab only (per side)	2.00 EA	0.00	16.32	32.64
43. R&R Casing	1.00 EA	2.99	28.04	31.03
44. Paint door or window opening (per side)	1.00 EA	0.00	12.37	12.37
45. Floor preparation for sheet goods	48.75 SF	0.00	0.55	26.81

Structural Totals:

939.55

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CONTINUED - BATHROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Room Totals: BATHROOM				939.55

Room: UTILITY ROOM**Subroom 1: Offset****LxWxH 7'0" x 7'0" x 8'0"****LxWxH 14'6" x 7'0" x 8'0"**

568.00 SF Walls	150.50 SF Ceiling	718.50 SF Walls & Ceiling
150.50 SF Floor	16.72 SY Flooring	71.00 LF Floor Perimeter
172.00 SF Long Wall	112.00 SF Short Wall	71.00 LF Ceil. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
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STRUCTURAL

46. R&R Paneling	96.00 SF	0.19	2.35	243.84
47. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00
48. Clean floor	150.50 SF	0.00	0.25	37.63
49. Paint door slab only - full louvered (per side)	4.00 EA	0.00	24.99	99.96
50. Seal then paint the walls (2 coats)	568.00 SF	0.00	0.50	284.00
51. Extra fee to paint around obstacles (pipes, vents etc)	568.00 SF	0.00	0.35	198.80
52. Washing machine - Remove & reset	1.00 EA	0.00	20.10	20.10
53. Dryer - Remove & reset	1.00 EA	0.00	18.10	18.10
54. Clean furnace - forced air	1.00 EA	0.00	24.76	24.76
55. Clean water heater	1.00 EA	0.00	11.09	11.09

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CONTINUED - UTILITY ROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
56. Contents - move out then reset	1.00 EA	0.00	33.69	33.69
Structural Totals:				1,046.97
Room Totals: UTILITY ROOM				1,046.97

Room: GARAGE

				LxWxH 29'0" x 12'0" x 8'0"	
656.00	SF Walls	348.00	SF Ceiling	1,004.00	SF Walls & Ceiling
348.00	SF Floor	38.67	SY Flooring	82.00	LF Floor Perimeter
232.00	SF Long Wall	96.00	SF Short Wall	82.00	LF Ceil. Perimeter
DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL	
STRUCTURAL					
57. Clean floor	348.00 SF	0.00	0.19	66.12	
58. Disinfect affected wall/flooring and misc contents	543.37 SF	0.00	0.10	54.34	
Structural Totals:				120.46	
Room Totals: GARAGE				120.46	

Room: General & Misc.

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
STRUCTURAL				
59. Dumpster load - Extra large	1.00 EA	471.82	0.00	471.82
60. Portable storage unit - rental	2.00 MO	0.00	175.00	350.00

**Able Services Restoration, Inc.**

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CONTINUED - General & Misc.

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
61. Portable storage unit - delivery & pickup	1.00 EA	0.00	235.00	235.00
Structural Totals:				1,056.82
Room Totals: General & Misc.				1,056.82
AREA Structural Totals:				16,139.21
Line Item Subtotals:				16,139.21
050275-CINTI-SCOPE				

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Adjustments for Base Service Charges	Adjustment
Carpenter - Finish, Trim/Cabinet	68.24
Cleaning Technician	33.68
Drywall Installer/Finisher	127.51
Electrician	75.02
Flooring Installer	69.24
Heating / A.C. Mechanic	90.41
Insulation Installer	71.78
Plumber	75.27
Painter / Wallpaperer	46.37
Total Adjustments for Base Service Charges:	657.52
Line Item Totals:	16,796.73
050275-CINTI-SCOPE	

Grand Total Areas:

2,648.00	SF Walls	1,069.00	SF Ceiling	3,717.00	SF Walls & Ceiling
1,069.00	SF Floor	118.78	SY Flooring	331.00	LF Floor Perimeter
852.00	SF Long Wall	472.00	SF Short Wall	331.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
0.00	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length	0.00	Area of Face 1

**Able Services Restoration, Inc.**

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 Cincinnati, OH 45211
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 e-mail: ableservices@yahoo.com
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Summary

Structural Items					16,139.21
Line Item Total					16,139.21
Total Adjustments for Base Service Charges					657.52
Subtotal					16,796.73
Overhead	@	10.0%	x	16,796.73	1,679.67
Profit	@	10.0%	x	16,796.73	1,679.67
Grand Total					20,156.07

 Bob Goshorn



ABLE SERVICES

RESTORATION

MAIN

PHONE

FAX

EAST

NORTH

KENTUCKY

INDIANA

WEB SITE

Client: Jenkins, Kelvin

Home: (513) 661-4599

Property: 3012 Westknolls Lane
Cinti., OH 45211

Cellular: (513) 293-2682

Estimator: Bob Goshorn

Business: (513) 481-1583

Business: 4104 Harrison Ave.
Cincinnati, OH 45211

Company: City Solicitor City of Cincinnati

Business: (513) 771-5246

Business: 801 Plum St. Room 214
Cincinnati, OH 45202

Type of Estimate: Water Damage

Dates:

Date Est. Completed: 05/17/05

Estimate: 050275-5/4-B

File Number: 050275-5/4

Claim Number 20042350

**Able Services Restoration, Inc.**

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e-mail- ableservices@yahoo.com
Website: www.ableservices.com

050275-5/4-B

Room: BASEMENT

Subroom 1: Offset

Subroom 2: Offset

LxWxH 25'6" x 13'6" x 8'0"

LxWxH 15'6" x 10'0" x 8'0"

LxWxH 7'6" x 3'0" x 8'0"

1,200.00 SF Walls

521.75 SF Ceiling

1,721.75 SF Walls & Ceiling

521.75 SF Floor

57.97 SY Flooring

150.00 LF Floor Perimeter

388.00 SF Long Wall

212.00 SF Short Wall

150.00 LF Ceil. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
1. Clean floor	521.75 SF	0.00	0.25	130.44
2. Clean Hard Furniture	12.00 HR	0.00	28.50	342.00
3. Clean Miscellaneous Contents	24.00 HR	0.00	28.50	684.00
4. R&R Vinyl tile	556.00 SF	0.61	2.83	1,912.64
5. Floor preparation for sheet goods	521.75 SF	0.00	0.55	286.96
6. R&R Paneling	1,200.00 SF	0.19	2.35	3,048.00
7. R&R Baseboard - 2 1/4"	150.00 LF	0.19	2.01	330.00
8. Seal & paint baseboard	150.00 LF	0.00	0.92	138.00
9. Remove Acoustic ceiling tile	521.75 SF	0.35	0.00	182.61
10. Acoustic ceiling tile	556.00 SF	0.00	2.75	1,529.00
11. Disinfect affected wall/ceiling framing	1,200.00 SF	0.00	0.20	240.00
12. Seal stud wall for odor control	1,200.00 SF	0.00	0.70	840.00
13. Content manipulation charge - per hour	16.00 HR	0.00	26.76	428.16
14. Portable storage unit - rental	2.00 MO	0.00	175.00	350.00
15. Portable storage unit - delivery & pickup	1.00 EA	0.00	235.00	235.00
16. Ceiling trim	150.00 LF	0.00	2.10	315.00
17. Stain & finish trim	210.00 LF	0.00	0.82	172.20
18. Seal & paint trim	150.00 LF	0.00	0.56	84.00
19. Detach & Reset Light fixture	6.00 EA	0.00	0.00	148.32
20. Clean recessed light fixture	6.00 EA	0.00	4.98	29.88
21. Detach & Reset Heat/AC register	2.00 EA	0.00	0.00	10.90
22. Clean register - heat / AC	2.00 EA	0.00	3.08	6.16
23. Panel trim(around bulkheads, and inside and outside corners)	1.00 EA	0.00	420.00	420.00
24. Stain & finish trim	220.00 LF	0.00	0.82	252.40
25. R&R Interior door unit	2.00 EA	13.32	148.66	523.96
26. R&R Door lockset - interior	2.00 EA	3.21	42.31	91.04
27. Stain & finish door slab only (per side)	4.00 EA	0.00	22.86	91.44
28. Clean door / window opening (per side)	4.00 EA	0.00	6.00	24.36

050275-5/4-B

05/17/2005 Page: 2

**Able Services Restoration, Inc.**

4104 Harrison Ave.
Cincinnati, OH 45211
(513)481-1583 513-481-1588(fax)
e-mail- ableservices@yahoo.com
Website: www.ableservices.com

CONTINUED - BASEMENT

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
29. Paint door or window opening (per side)	4.00 EA	0.00	12.37	49.48
30. Detach & Reset Handrail - wall mounted	12.00 LF	0.00	0.00	48.96
31. Stain & finish handrail - wall mounted	12.00 LF	0.00	0.85	10.20
32. Frame around electric service box and alarm system	1.00 EA	0.00	175.00	175.00
33. Install access panel(s) to alarm and electric systems	1.00 EA	0.00	135.00	135.00
34. PERMITS AND FEES-Special for circumstances	1.00 EA	0.00	350.00	350.00
35. Contents - move out then reset - Extra large room	1.00 EA	0.00	101.06	101.06
36. R&R Batt insulation - 10" - R30	1,200.00 SF	0.25	0.87	1,344.00
37. Clean Sofa	1.00 EA	0.00	95.00	95.00
38. R&R Cabinetry - lower (base) units	13.50 LF	6.81	112.45	1,610.02
39. R&R Countertop - post formed plastic laminate	13.50 LF	1.84	33.05	471.02
40. Detach & Reset Light fixture-Wall Lights	3.00 EA	0.00	0.00	74.16
41. Clean light fixture	3.00 EA	0.00	4.97	14.91
42. Clean Hard Furn	16.00 HR	0.00	28.50	456.00
43. Clean Misc Contents	12.00 HR	0.00	28.50	342.00
Room Totals: BASEMENT				17,933.28

Room: BATHROOM

224.00 SF Walls
48.75 SF Floor
60.00 SF Long Wall

48.75 SF Ceiling
5.42 SY Flooring
52.00 SF Short Wall

LxWxH 7'6" x 6'6" x 8'0"
272.75 SF Walls & Ceiling
28.00 LF Floor Perimeter
28.00 LF Ceil. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
44. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00

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CONTINUED - BATHROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
45. R&R 1/2" drywall - hung, taped, floated, ready for paint	112.00 SF	0.24	1.10	150.08
46. Seal then paint the walls (2 coats)	224.00 SF	0.00	0.50	112.00
47. Sink - single - Detach & reset	1.00 EA	0.00	55.95	55.95
48. Clean sink	1.00 EA	0.00	6.09	6.09
49. Toilet - Detach & reset	1.00 EA	0.00	92.72	92.72
50. Clean toilet	1.00 EA	0.00	10.21	10.21
51. R&R Toilet seat	1.00 EA	3.03	23.03	26.06
52. Remove Vinyl tile	48.75 SF	0.61	0.00	29.74
53. Vinyl tile	56.00 SF	0.00	2.83	158.48
54. R&R Baseboard - 2 1/4"	28.00 LF	0.19	2.01	61.60
55. Seal & paint baseboard	28.00 LF	0.00	0.92	25.76
56. Detach & Reset Interior door unit	1.00 EA	0.00	0.00	42.45
57. Clean door (per side)	2.00 EA	0.00	3.43	6.86
58. Paint door slab only (per side)	2.00 EA	0.00	16.32	32.64
59. R&R Casing	1.00 EA	2.99	28.04	31.03
60. Paint door or window opening (per side)	1.00 EA	0.00	12.37	12.37
61. Floor preparation for sheet goods	48.75 SF	0.00	0.55	26.81

Room Totals: BATHROOM

955.85

Room: UTILITY ROOM**Subroom 1: Offset**

568.00 SF Walls
150.50 SF Floor
172.00 SF Long Wall

150.50 SF Ceiling
16.72 SY Flooring
112.00 SF Short Wall

LxWxH 7'0" x 7'0" x 8'0"
LxWxH 14'6" x 7'0" x 8'0"
718.50 SF Walls & Ceiling
71.00 LF Floor Perimeter
71.00 LF Ceil. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
62. R&R Paneling	96.00 SF	0.19	2.35	243.84
63. Disinfect affected wall/ceiling framing	1.00 EA	0.00	75.00	75.00
64. Clean floor	150.50 SF	0.00	0.25	37.63

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CONTINUED - UTILITY ROOM

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
65. Paint door slab only - full louvered (per side)	4.00 EA	0.00	24.99	99.96
66. Seal then paint the walls (2 coats)	568.00 SF	0.00	0.50	284.00
67. Extra fee to paint around obstacles (pipes, vents etc)	568.00 SF	0.00	0.35	198.80
68. Clean miscellaneous contents	6.00 HR	0.00	28.50	171.00
69. Clean washing machine	1.00 EA	0.00	18.59	18.59
70. Washing machine - Remove & reset	1.00 EA	0.00	20.10	20.10
71. Dryer - Remove & reset	1.00 EA	0.00	18.10	18.10
72. Clean Clothes dryer	1.00 EA	0.00	19.29	19.29
73. Clean furnace - forced air	1.00 EA	0.00	24.76	24.76
74. Clean water heater	1.00 EA	0.00	11.09	11.09
75. Contents - move out then reset	1.00 EA	0.00	33.69	33.69

Room Totals: UTILITY ROOM

1,255.85

Room: GARAGE**LxWxH 29'0" x 12'0" x 8'0"**

656.00 SF Walls

348.00 SF Ceiling

1,004.00 SF Walls & Ceiling

348.00 SF Floor

38.67 SY Flooring

82.00 LF Floor Perimeter

232.00 SF Long Wall

96.00 SF Short Wall

82.00 LF Ceil. Perimeter

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
76. Clean floor	348.00 SF	0.00	0.19	66.12
77. Disinfect affected wall/flooring and misc contents	543.37 SF	0.00	0.10	54.34
78. Clean Misc Contents	24.00 HR	0.00	28.50	684.00

Room Totals: GARAGE

804.46

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Room: General & Misc.

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
79. Dumpster load - Extra large	1.00 EA	471.82	0.00	471.82
80. Content manipulation charge - per hour	12.00 HR	0.00	26.76	321.12
81. Portable storage unit - rental	2.00 MO	0.00	175.00	350.00
82. Portable storage unit - delivery & pickup	1.00 EA	0.00	235.00	235.00

Room Totals: General & Misc. 1,377.94

Line Item Subtotals: 050275-5/4-B 22,327.38

Adjustments for Base Service Charges**Adjustment**

Carpenter - Finish, Trim/Cabinet	68.24
Cleaning Technician	33.68
Drywall Installer/Finisher	127.51
Electrician	75.02
Flooring Installer	69.24
Heating / A.C. Mechanic	90.41
Insulation Installer	71.78
Plumber	75.27
Painter / Wallpaperer	46.37

Total Adjustments for Base Service Charges: 657.52

Line Item Totals: 050275-5/4-B 22,984.90



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Grand Total Areas:

2,648.00 SF Walls	1,069.00 SF Ceiling	3,717.00 SF Walls & Ceiling
1,069.00 SF Floor	118.78 SY Flooring	331.00 LF Floor Perimeter
852.00 SF Long Wall	472.00 SF Short Wall	331.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
0.00 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	0.00 Area of Face 1

**Able Services Restoration, Inc.**

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 Cincinnati, OH 45211
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Summary

Line Item Total				22,327.38
Total Adjustments for Base Service Charges				657.52
Subtotal				22,984.90
Overhead	@	10.0% x	22,984.90	2,298.49
Profit	@	10.0% x	22,984.90	2,298.49
Grand Total				27,581.88

 Bob Goshorn

W.C. WARE CONSTRUCTION COMPANY, INC.
1823 HIGHLAND AVENUE • CINCINNATI, OHIO 45202 • (513) 651-9221

MARK A. WARE
Owner

CONTRACT

This agreement is made as of June 22, 2005 between the owner, Kelvin Jenkins, who resides at 3012 West Knolls Lane and the contractor, Ware Construction Company for repairs to property legally owned by the owner located at the same address.

The Owner and Contractor agree the contractor shall execute the work as described in the job specifications that are attached and become part of this contract as if fully rewritten here.

Owner and Contractor agree the work shall begin approximately 10-30 days from the date a signed contract is received and shall be substantially complete approximately 10 working days from the date of commencement. This completion schedule is contingent upon delays caused by weather, local authorities, unavailability of materials or any other unforeseen event outside the control of the contractor.

The Owner shall pay the Contractor for the contractor's performance of the contract the sum of \$26,759.74 subject to additions and deletions that may arise subsequent to the date of this contract. Any such additions and deletions will be documented by the contractor on a "change order form", the price to be agreed upon between both parties, and all other terms remain the same as this contract.

This contract may be withdrawn by the Contractor at any time prior to the start of work. The Owner may cancel this contract within three full business days plus the remaining portion of the date this contract is accepted by providing written notice to the Contractor within this time period.

Contractor will mail an invoice upon substantial completion of work. Final payment shall be due within ten days of the date on said invoice and shall be made by the owner. This contract is binding upon the owner for the full sum of the amount of repairs notwithstanding any insurance policy deductible that the owner may have under the applicable insurance policy.

GENERAL CONDITIONS

1. Ware Construction Company will complete the work as specified in this document. Any additions, deletions or modifications to the specified work must be documented in writing and accomplished by agreement between the Owner and Ware Construction Co.

2. Workers are covered under Ohio State Worker's Compensation.

3. All personnel are covered under liability and property damage insurance in the amount of \$1,000,000.00 per occurrence and \$2,000,000.00 aggregate. Personal injury insurance in the amount of \$1,000,000.00 provided and \$5,000,000.00 umbrella coverage.

4. All work is guaranteed for 1 year from the completion date. This guarantee covers material and labor for that period. Owner agrees to notify Ware Construction Co. of the faulty repair items immediately upon discovering them and agrees to allow Ware Construction to complete corrective repairs.

5. Materials used in the repairs will be of quality equal to or better than materials existing in the structure, provided Owner's insurance company agrees to pay for materials of like kind and quality. Ware Construction will provide applicable material allowances where needed. Materials requiring the owner's selection will be chosen from samples supplied by Ware Construction unless otherwise agreed.

6. Owner shall select paint colors, brands and finishes to be used. All painted areas will be properly prepared before painting. Only quality paints are to be used.

7. Ware Construction Co. shall secure all applicable permits.

8. Ware Construction Co. is not responsible for additional work related to the specified work due to code upgrades mandated by local building authorities.

9. All unused materials and construction debris are the property of Ware Construction Co. and will be removed from the premises.

10. Owner agrees to allow Ware Construction Co. reasonable access to the property for the purpose of completing repairs.

11. Owner agrees to allow Ware Construction Co. use of electric and water necessary to complete the work. The resulting costs are not part of the repair specifications and are the owner's responsibility.

12. Upon completion of repairs, the job site will be left clean.

13. This contract may be withdrawn by Ware Construction Co. at any time prior to the commencement of repairs. This contract may be canceled by the owner within three full business days following the date of the signature on the specifications page of this document by providing written notification of contract cancellation to the address on the letterhead.

14. Subject to the laws of the applicable state, the Contractor may file a mechanics lien against the property if payment is not made under the terms of the contract upon completion of repairs. In the event of a dispute regarding these repairs, the parties agree to submit the matter to an arbitrator to be agreed upon by both parties. The arbitrator's decision shall be binding. If the parties cannot agree upon an arbitrator, the parties may agree to allow the courts to appoint one. If the arbitration procedure cannot be agreed upon, the applicable court of law having jurisdiction shall resolve the dispute.

15. Stated quantities in the job specifications are for estimating purposes only. Actual quantities may vary. The estimate and job specifications are for the purpose of arriving at an agreeable total repair amount for this contract.

16. One third (1/3) of payment is due upon removal of paneling, ceiling tile, floor tile and any other miscellaneous work for preparation of new installations.

17. Final payment is due and payable within ten (10) days from receipt of the final invoice. Interest in the amount of 1½ % per month will be added to any invoice unpaid after ten (10) full days from receipt and every thirty (30) days thereafter.

SPECIFICATIONS

Other conditions or provisions:

1. Specifications are listed in the repair estimate which is part of this contract.

Job Description: Bill for water damage in basement.

Respectfully submitted

Mere A. Ware Date 6-22-05

Acceptance: Signing this form indicates that the above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Signature  Date 6-22-05
Signature _____ Date _____

Room (Main Room)

l x w x h 25' 6" x 13' 4" x 8'

Subroom 1: Rear Area

l x w x h 15' 6" x 10' x 8'

Subroom 2: Base of Stairs

l x w x h 7' 6" x 3' x 8'

1200 SF walls
522 SF floor
388 SF long wall

522 SF Ceiling
58 SY flooring
210 SF short wall

1722 SF walls & ceiling
150 LF floor perimeter
150 LF ceiling perimeter

DESCRIPTION	QUANTITY	REMOVE	REPLACE	TOTAL
1. Contents - move out then reset large quantity of items	1 ea	102.68	102.68	102.68
2. R & R paneling	1200 sf	.20	2.28	2,976.00
3. R & R baseboard	150 lf	.22	2.14	354.00
4. Paint baseboard	150 lf	.00	1.12	168.00
5. Manipulation charge per hour	16.00 hr	.00	29.00	464.00
6. R & R acoustic ceiling tile	522.00 sf	.32	2.30	1,628.64
7. Heat/AC register	2 ea	.00	7.75	15.50
8. Light fixture - detach & reset	6 ea	12.50	12.50	150.00
9. R & R pre-hung door	2 ea	12.16	150.00	324.32
10. Clean light fixture	3 ea	.00	.00	70.00
11. Install new door lock set	2 ea	.00	45.00	90.00
12. Clean floor	522 sf	.00	.30	150.60
13. Remove & replace vinyl tile	522 sf	.56	2.78	1,743.48
14. Floor preparation for sheet goods	522 sf	.00	.50	261.00
15. Clean miscellaneous contents	40 hr	.00	29.00	1,160.00
16. Clean solid furniture & sofa	24 hr	.00	29.00	696.00
17. Clean recessed light fixture	6 ea	.00	5.00	30.00
18. Disinfect wall & ceiling framing	1200 sf	.00	.25	300.00
19. Prep walls for odor control	1200 sf	.00	.68	816.00
20. Remove ceiling trim	150 lf	.00	3.40	510.00
21. Install pre-finished trim	210 lf	.00	1.45	304.50
22. Stain & finish door	4 ea	.00	22.75	91.00
23. Clean door & windows	4 ea	.00	7.00	28.00
24. Paint door & window openings	4 ea	.00	12.00	48.00
25. Frame closet around septic tank alarm and electrical panel	1 ea	.00	350.00	350.00
26. Install door for closet	1 ea	.00	175.00	175.00
27. Paint closet door & trim	1 ea	.00	35.00	35.00
28. Remove and reset handrail	12 lf	50.00	.00	50.00
29. Clean and stain handrail	12 lf	.00	.80	15.00
30. R & R counter top	13.50 lf	1.80	3.00	510.30
31. R & R Base cabinets	13.50 lf	7.22	115.00	1,649.97
32. Permit fees	1 ea	.00	.00	350.00
33. R & R Insulation R 13 3-1/2	1200 sq	.22	.85	1,284.00
34. Detach and reset wall light fixtures	3 ea	10.50	15.50	78.00
35. Trim paneling - inside & outside corners	1 ea	.00	160.00	460.00
36. Clean light fixtures	3 ea	4.50		13.50
TOTAL				17,452.49

Room: Bathroom

1 x w x h 7'8" x 6'6" x 8'0"

265.00 sf walls
 51.67 sf floor
 110.00 long wall

51.67 sf ceiling 316.67 sf walls & ceiling
 5.74 sy flooring 35.33 lf floor perimeter
 75.00 sf short wall 35.23 lf ceiling perimeter

1. Toilet - Detach & Reset	1.00	.00	90.56	90.56
2. Single Sink - Detach & Reset	1.00	.00	55.00	55.00
3. R & R ½ drywall - hung, taped, floated, ready for paint	110 sf	.24	1.20	158.40
4. Disinfect damaged wall - ceiling and framing	1.00 ea	.00	87.00	87.00
5. Prime & paint walls - 2 coats	220 sf	.00	.55	121.00
6. Clean sink & toilet	-	.00	15.00	15.00
7. R & R toilet seat	-	3.00	25.00	28.00
8. R & R vinyl tile	51.67 sf	.57	2.85	176.71
9. R & R base board	30.0 lf	.15	2.10	67.50
10. Prime & paint base board 2 1/4	30.0 lf	.00	.90	27.00
11. Detach & reset interior & frame	1.00 ea	.00	40.00	40.00
12. Clean & paint door (per side)	2.00 ea	.00	18.00	36.00
13. R & R casing	1.00 ea	2.85	28.00	30.85
14. Paint door opening (per side)	2.00		18.00	36.00
15. Floor preparation for sheet goods		51.67	.50	25.84
			TOTAL	994.86

Room: Stairway

1. R & R carpet on steps	1.0	125.00	275.00.00	400.00
			TOTAL	400.00

**Room: Laundry & utility room
subroom 1: offset**

7x7 x 7'6"
 14'6" x 7 x 7'6"

586.00 sf walls
 150.00 sf floor
 170.00 sf long wall

150 sf ceiling
 16.68 sy flooring
 112 sf short wall

716 sf walls & ceiling
 70 lf floor perimeter
 70 lf ceiling perimeter

1. R & R washing machine	1.0 ea	.00	20.00	20.00
2. R & R dryer	1.0 ea	.00	18.00	18.00
3. R & R paneling	96 sf	.20	2.28	238.08
4. Disinfect walls & ceiling	1.0 ea	.00	80.00	80.00
5. Clean room & floor	7.0 hr	.00	27.00	189.00
6. Prime & paint walls	566 sf	.00	.55	311.30
7. Additional charge for painting around water, sewer pipe, etc.	566 sf	.00	.58	215.08
8. Paint full louvered door	4.00 ea	.00	23.78	95.12
9. Clean washing machine			25.00	25.00
10. Clean dryer			23.00	23.00
11. Clean water heater		15.00		15.00
12. Clean furnace			25.00	25.00
			TOTAL	1254.58

Room: Garage	656 sf walls	348 sf ceiling	108.1	
	348 sf floor	38.67 sq flooring	82 lf floor perimeter	
	232 sf long wall	96 sf short wall	82 lf floor perimeter	
1. Clean garage contents	24.00 hr	.00	27.00	648.00
2. Clean floor	348 sf	.00	.20	69.60
3. Disinfect wall & floor where necessary	545 sf	.00	.14	<u>76.30</u>
			Totals	793.90

Room: General & Miscellaneous

1. Dumpster load - 30 yard	1.0 ea	40.00	.00	400.00
2. Dumpster labor cost	14.00	.00	27.00	378.00
3. Portable storage unit - rental	2.0 mo	.00	187.25	374.50
4. Portable storage unit delivery & pickup	1.0 ea	.00	251.45	<u>251.45</u>
			Totals	1,403.95

Summary

Line Item Total				22,299.78
Subtotal				22,229.78
Overhead	@	10.0% x	22,299.78	2,229.98
Profit	@	10.0% x	22,299.78	<u>2,229.98</u>
GRAND TOTAL				26,759.74

FROM:

David G. Beard
Real Property Appraisal Company
P.O. Box 29374
Cincinnati, Oh 45229-0383

Telephone Number: 513-861-7762

Fax Number: 513-861-7762

INVOICE

INVOICE NUMBER

DATE

2/20/06

REFERENCE

TO:

ATTORNEY ARTHUR HARMON
ATTORNEY ARTHUR HARMON
CINCINNATI, OH 45206

Telephone Number: 241-1991

Fax Number:

Alternate Number:

E-Mail:

Internal Order #:

Lender Case #:

Client File #:

Main File # on form:

Other File # on form:

Federal Tax ID: 31-134971

Employer ID:

DESCRIPTION

Lender: ATTORNEY ARTHUR HARMON
Purchaser/Borrower: KELVIN JENKINS
Property Address: 3012 WESTKNOLLS LANE
City: CINCINNATI
County: HAMILTON
Legal Description: LOT 78 ORLAND ACS SUBDIVISION BLK C

Client: ATTORNEY ARTHUR HARMON

State: OH

Zip: 45211

FEES**AMOUNT**

Full Appraisal

400.00

SUBTOTAL

400.00

PAYMENTS**AMOUNT**

Check #: Date: 11/5/2006 Description: PAID IN ADVANCE
Check #: Date: Description:
Check #: Date: Description:

200.00

SUBTOTAL

200.00

TOTAL DUE \$

200.00

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	3012 WESTKNOLLS LANE
	Legal Description	LOT 78 ORLAND ACS SUBDIVISION BLK C
	City	CINCINNATI
	County	HAMILTON
	State	OH
	Zip Code	45211
	Census Tract	88.00
	Map Reference	ENCLOSED
SALES PRICE	Sale Price	\$ N/A
	Date of Sale	N/A
CLIENT	Borrower / Client	KELVIN JENKINS
	Lender	ATTORNEY ARTHUR HARMON
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,102
	Price per Square Foot	\$
	Location	WESTWOOD
	Age	42 YRS.
	Condition	AVERAGE
	Total Rooms	6
	Bedrooms	3
	Baths	2
APPRAISER	Appraiser	DAVID G. BEARD, RA
	Date of Appraised Value	2/10/06
VALUE	Final Estimate of Value	\$ 93,000

Uniform Residential Appraisal Report

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **3012 WESTKNOLLS LANE** City **CINCINNATI** State **OH** Zip Code **45211**
 Borrower **KELVIN JENKINS** Owner of Public Record County **HAMILTON**

Legal Description **LOT 78 ORLAND ACS SUBDIVISION BLK C**
 Assessor's Parcel # **206-0012-0067** Tax Year **2004** R.E. Taxes \$ **772.00**
 Neighborhood Name **WESTWOOD** Map Reference **ENCLOSED** Census Tract **88.00**

Occupant ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ **8.24 URBAN FOREST** ☐ PUD HOA \$ **N/A** ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
 Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) **DETERMINE THE DAMAGE OF A SEWER ACCESS DRAIN**
 Lender/Client **ATTORNEY ARTHUR HARMON** Address **CINCINNATI, OH 45206**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s). **MLS, PACE, CT. HOUSE**

I ☐ did ☒ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ **N/A** Date of Contract **N/A** Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %			
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %			
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	20	Low	20	Multi-Family	5 %		
Neighborhood Boundaries	MCHENRY AVE, BALTIMORE AVE, YOAST AVE, NORTH AND WEST			235	High	60	Commercial	10 %		
BOUNDARY OF BALTIMORE PIKE CEMETERY, BAKER PL, HARRISON AVE, MCHENRY AVE.				102	Pre	43	Other	%		
Neighborhood Description	THIS IS A WEST SIDE NEIGHBORHOOD OF GREATER CINCINNATI. SCHOOLS, SHOPPING, PARKS, EMPLOYMENT, FREEWAYS, AND PLACES OF WORSHIP ARE ALL NEARBY.									

Market Conditions (including support for the above conclusions) **THE MARKET IS PRESENTLY IN BALANCE WITH HOMES SELL IN TYPICALLY LESS THAN 90 DAYS.**

Dimensions **50 X 115** Area **5,750 Sq.Ft.** Shape **RECTANGULAR** View **RESIDENTIAL**
 Specific Zoning Classification **RESIDENTIAL** Zoning Description **SINGLE FAMILY**
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity ☒ ☐ Water ☒ ☐ Street **MACADAM** ☒ ☐
 Gas ☒ ☐ Sanitary Sewer ☒ ☐ Alley ☐ ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **C** FEMA Map # **390210 0016 B** FEMA Map Date **10/11/82**
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

General Description		Foundation		Exterior Description		materials/condition		Interior		materials, condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	POURED/GOOD	Floors	U/K/U/K				
# of Stories	1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	BRICK/AVG.	Walls	DRYWALL/AVG.				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	1,102 sq.ft.	Roof Surface	COMP/AVG.	Trim/Finish	WOOD/AVERAGE				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	50 %	Gutters & Downspouts	ALUM/AVERAGE	Bath Floor	U/K/U/K				
Design (Style)	RANCH	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	ALUMINUM/AVG.	Bath Wainscot	U/K/U/K				
Year Built	1962	Evidence of <input type="checkbox"/> Infestation NONE		Storm Sash/Insulated	YES/GOOD	Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs)	20-30 YRS	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	YES/GOOD	<input checked="" type="checkbox"/> Driveway	# of Cars				
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface					
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel		<input type="checkbox"/> Fireplace(s) #	<input checked="" type="checkbox"/> Fence	<input checked="" type="checkbox"/> Garage	# of Cars 1				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck	<input type="checkbox"/> Porch	<input type="checkbox"/> Carport	# of Cars				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool	<input type="checkbox"/> Other	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input checked="" type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,102 Square Feet of Gross Living Area Above Grade											
Additional features (special energy efficient items, etc.). CENTRAL AIR CONDITIONING.											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THIS WAS AN EXTERIOR APPRAISAL, THE APPRAISER DID NOT HAVE ACCESS TO THE INTERIOR.											
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											

Uniform Residential Appraisal Report

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.									
Property Address 3012 WESTKNOLLS LANE			City CINCINNATI			State OH		Zip Code 45211	
Borrower KELVIN JENKINS			Owner of Public Record			County HAMILTON			
Legal Description LOT 78 ORLAND ACS SUBDIVISION BLK C									
Assessor's Parcel # 206-0012-0067			Tax Year 2004			R.E. Taxes \$ 772.00			
Neighborhood Name WESTWOOD			Map Reference ENCLOSED			Census Tract 88.00			
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			Special Assessments \$ 8.24 URBAN FOREST <input type="checkbox"/> PUD			HOA \$ N/A		<input type="checkbox"/> per year <input type="checkbox"/> per month	
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)									
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) DETERMINE THE DAMAGE OF A SEWER ACCESS DRAIN									
Lender/Client ATTORNEY ARTHUR HARMON			Address CINCINNATI, OH 45206						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No									
Report data source(s) used, offering price(s), and date(s). MLS, PACE, CT. HOUSE									

I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.									
Contract Price \$ N/A			Date of Contract N/A			Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s)	
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No									
If Yes, report the total dollar amount and describe the items to be paid.									

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %				
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %				
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	20	Low	Multi-Family	5 %				
Neighborhood Boundaries MCHENRY AVE, BALTIMORE AVE, YOAST AVE, NORTH AND WEST		235	60	Commercial	10 %				
BOUNDARY OF BALTIMORE PIKE CEMETERY, BAKER PL, HARRISON AVE, MCHENRY AVE.		.02	Pred.	ther	%				
Neighborhood Description THIS IS A WEST SIDE NEIGHBORHOOD OF GREATER CINCINNATI. SCHOOLS, SHOPPING, PARKS, EMPLOYMENT, FREEWAYS, AND PLACES OF WORSHIP ARE ALL NEARBY.									

Market Conditions (including support for the above conclusions) THE MARKET IS PRESENTLY IN BALANCE WITH HOMES SELLING TYPICALLY LESS THAN 90 DAYS.

Dimensions 50 X 115		Area 5,750 Sq.Ft.		Shape RECTANGULAR		View RESIDENTIAL	
Specific Zoning Classification RESIDENTIAL		Zoning Description SINGLE FAMILY					
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Utilities		Public		Other (describe)		Public		Other (describe)		Off-site Improvements - Type		Public		Private	
Electricity	<input checked="" type="checkbox"/>			Water	<input checked="" type="checkbox"/>			Street	MACADAM			<input checked="" type="checkbox"/>			
Gas	<input checked="" type="checkbox"/>			Sanitary Sewer	<input checked="" type="checkbox"/>			Alley				<input type="checkbox"/>			

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone C FEMA Map # 390210 0016 B FEMA Map Date 10/15/82

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	POURED/GOOD	Floors	U/K/U/K						
# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	BRICK/AVG.	Walls	DRYWALL/AVG.						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1,102 sq.ft.	Roof Surface	COMP/AVG.	Trim/Finish	WOOD/AVERAGE						
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 50 %	Gutters & Downspouts	ALUM/AVERAGE	Bath Floor	U/K/U/K						
Design (Style) RANCH	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	ALUMINUM/AVG.	Bath Wainscot	U/K/U/K						
Year Built 1962	Evidence of <input type="checkbox"/> Infestation NONE	Storm Sash/Insulated	YES/GOOD	Car Storage	<input type="checkbox"/> None						
Effective Age (Yrs) 20-30 YRS	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES/GOOD	<input checked="" type="checkbox"/> Driveway	# of Cars						
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface							
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel	Fireplace(s) #	<input checked="" type="checkbox"/> Fence	<input checked="" type="checkbox"/> Garage	# of Cars 1						
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	<input type="checkbox"/> Porch	<input type="checkbox"/> Carport	# of Cars						
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool	<input type="checkbox"/> Other	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in						

Appliances ☒ Refrigerator ☒ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)

Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,102 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). CENTRAL AIR CONDITIONING.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THIS WAS AN EXTERIOR APPRAISAL, THE APPRAISER DID NOT HAVE ACCESS TO THE INTERIOR.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

Uniform Residential Appraisal Report

File #

There are 205 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 24,000 to \$ 244,000	
There are 320 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 20,000 to \$ 235,000	
FEATURE	SUBJECT
Address	3012 WESTKNOLLS LANE CINCINNATI, OH 45211
Proximity to Subject	0.17 miles
Sale Price	\$ N/A
Sale Price/Gross Liv. Area	\$ 84.39 sq.ft.
Data Source(s)	PACE/MLS/CT. HOUSE
Verification Source(s)	
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing	CONVENTIONA
Concessions	NONE
Date of Sale/Time	6/05
Location	WESTWOOD
Leasehold/Fee Simple	FEE SIMPLE
Site	.13 ACRE
View	RESIDENTIAL
Design (Style)	RANCH
Quality of Construction	BRICK
Actual Age	42 YRS.
Condition	AVERAGE
Above Grade	Total Bdrms. Baths
Room Count	6 3 2
Gross Living Area	1,102 sq.ft.
Basement & Finished	FULL, 1 ROOM
Rooms Below Grade	FULL, 1 ROOM
Functional Utility	AVERAGE
Heating/Cooling	GAS/CAC
Energy Efficient Items	AVERAGE
Garage/Carport	1 CAR B-I
Porch/Patio/Deck	PATIO
FENCE	YES
SEWER ACCESS	NO
Net Adjustment (Total)	\$ 1,500
Adjusted Sale Price of Comparables	\$ 91,500

SALES COMPARISON APPROACH

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explainMy research ☒ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.Data Source(s) MLS, CT. HOUSE, PACEMy research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.Data Source(s) MLS, COURT HOUSE, PACE

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	3/05	12/04	N/A	N/A
Price of Prior Sale/Transfer	U/K-QUIT CLAIM	63,000	N/A	N/A
Data Source(s)	CT. HOUSE, MLS, PACE	CT. HOUSE, MLS, PACE	CT. HOUSE, MLS, PACE	CT. HOUSE, MLS, PACE
Effective Date of Data Source(s)	2/06	2/06	2/06	2/06
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT TRANSFERED IN 3/05 VIA QUIT CLAIM WITH THE PRICE UNKNOWN, AND IN 12/04 FOR AN UNDISCLOSED AMOUNT ALSO.				

Summary of Sales Comparison Approach ALL OF THE SALES ARE FROM THE SUBJECTS IMMEDIATE NEIGHBORHOOD. THE LOT SIZE OF SALE REQUIRED AN ADJUSTMENT BECAUSE IT WAS MUCH LARGER THAN THE SUBJECT, AND THE WALL AIR CONDITIONING OF SALE #2 IS ALSO DIFFERENT FROM THE SUBJECT & REQUIRED AN ADJUSTMENT. IN ORDER TO ACCURATELY REFLECT THE NEGATIVE EFFECT SEWER ACCESS WOULD HAVE ON THE VALUE OF THE SUBJECT A SALE WOULD HAVE TO TAKE PLACE WITH THE SUBJECT OR ON ANOTHER PROPERTY WHERE THIS HAS OCCURED AND ONE COULD THAN EXTRAPALATE THE DIFFERECE THAT THIS FEATURE HAD C THE SALE PRICE OF THAT PROPERTY. IN THIS REPORT ALL OF THE SALES ARE IDENTICLE TO THE SUBJECT EXCEPT FOR THE LOT S OF #3 & THE COOLING IN #2. IN MY OPINION THE SEWER ACCESS WOULD HAVE NO MORE THAN A MINIMAL EFFECT ON THE SUBJECT VALUE, I WOULD SAY \$2,000.

Indicated Value by Sales Comparison Approach \$ 93,000

Indicated Value by: Sales Comparison Approach \$ 93,000 Cost Approach (if developed) \$ 82,783 Income Approach (if developed) \$ N/A

THE MARKET APPROACH INDICATED A VALUE RANGE FROM \$83,200-\$96,500. THE COST APPROACH TO VALUE IS NOT CONSIDERED 1 RELEVANT IN THIS REPORT BECAUSE OF THE AGE OF THE SUBJECT AND THE SPECULATION USED IN DETERMINING THE DEPRECIAT PERCENTAGE.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been complete, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 93,000 as of 2/10/06, which is the date of inspection and the effective date of this appraisal.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) LAND SALES OVER THE LAST FEW YEARS FOR
SIMILAR SIZE SITES HAS BEEN IN A RANGE FROM \$10,000-20,000.

COST APPROACH

ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	15,000
Source of cost data MARSHALL & SWIFT	DWELLING 1,102 Sq.Ft. @ \$ 65.00	= \$	71,630
Quality rating from cost service AVG. Effective date of cost data 1/05	1,102 Sq.Ft. @ \$ 20.00	= \$	22,040
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	2,000
	Garage/Carport Sq.Ft. @ \$	= \$	
	Total Estimate of Cost-New	= \$	95,670
	Less Physical Functional External		
	Depreciation 31,887	= \$(31,887)
	Depreciated Cost of Improvements	= \$	63,783
	"As-is" Value of Site Improvements	= \$	4,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH	= \$	82,783

INCOME APPROACH TO VALUE (not required by Fannie Mae)

INCOME

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) * SINGLE FAMILY HOMES ARE NOT TYPICALLY AVAILABLE FOR RENTAL
HOMES IN THIS AREA.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.
Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source
Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

PUD INFORMATION

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File #

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER DAVID G. BEARD, RA

Signature 

Name DAVID G. BEARD, RA

Company Name REAL PROPERTY APPRAISAL COMPANY

Company Address P.O. BOX 29374, CINCINNATI, OHIO
45229-0383

Telephone Number 513-861-7762

Email Address davidbeard@fuse.net

Date of Signature and Report _____

Effective Date of Appraisal 2/10/06

State Certification # _____

or State License # 384519

or Other (describe) _____ State # OH

State OH

Expiration Date of Certification or License 12/11/2006

ADDRESS OF PROPERTY APPRAISED

3012 WESTKNOLLS LANE

CINCINNATI, OH 45211

APPRAISED VALUE OF SUBJECT PROPERTY \$ 93,000

LENDER/CLIENT

Name ATTORNEY ARTHUR HARMON

Company Name ATTORNEY ARTHUR HARMON

Company Address CINCINNATI, OH 45206

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect subject property

☐ Did inspect exterior of subject property from street

Date of Inspection _____

☐ Did inspect interior and exterior of subject property

Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street

☐ Did inspect exterior of comparable sales from street

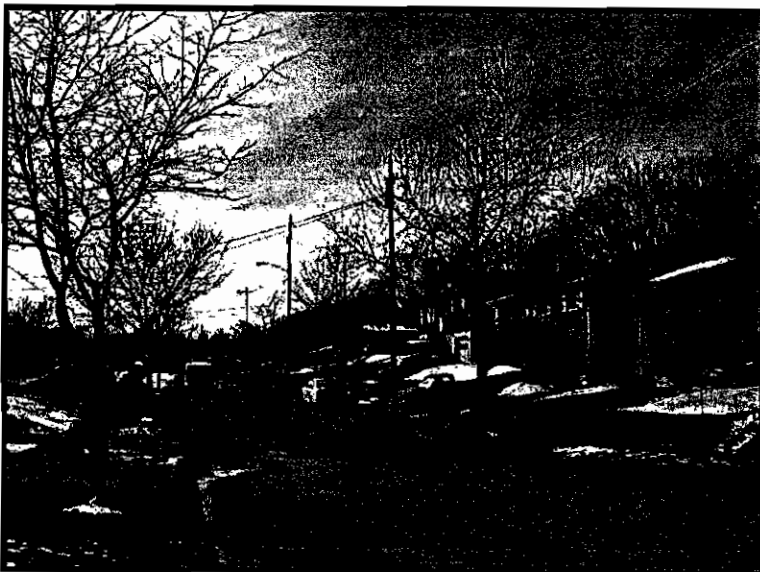
Date of Inspection _____

Subject Photo Page

Borrower/Client	KELVIN JENKINS		
Property Address	3012 WESTKNOLLS LANE		
City	CINCINNATI	County	HAMILTON
		State	OH
		Zip Code	45211
Lender	ATTORNEY ARTHUR HARMON		

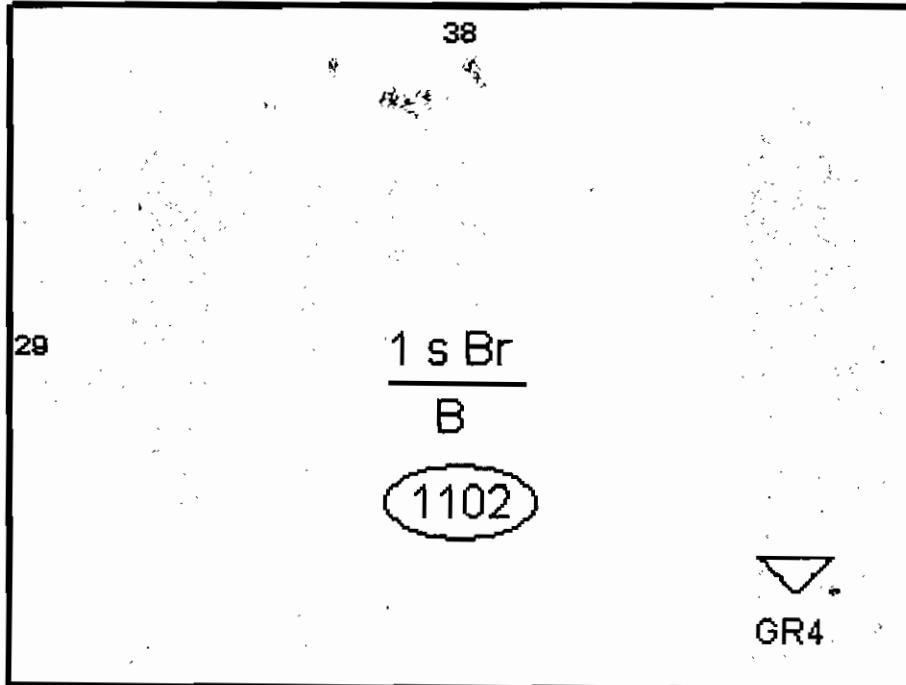
Subject Front

3012 WESTKNOLLS LANE
Sales Price N/A
Gross Living Area 1,102
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location WESTWOOD
View RESIDENTIAL
Site .13 ACRE
Quality BRICK
Age 42 YRS.

**Subject Rear****Subject Street**

Bidding Sketch

Borrower/Client	KELVIN JENKINS		
Property Address	3012 WESTKNOLLS LANE		
City	CINCINNATI	County	HAMILTON
		State	OH
		Zip Code	45211
Lender	ATTORNEY ARTHUR HARMON		



Comparable Photo Page

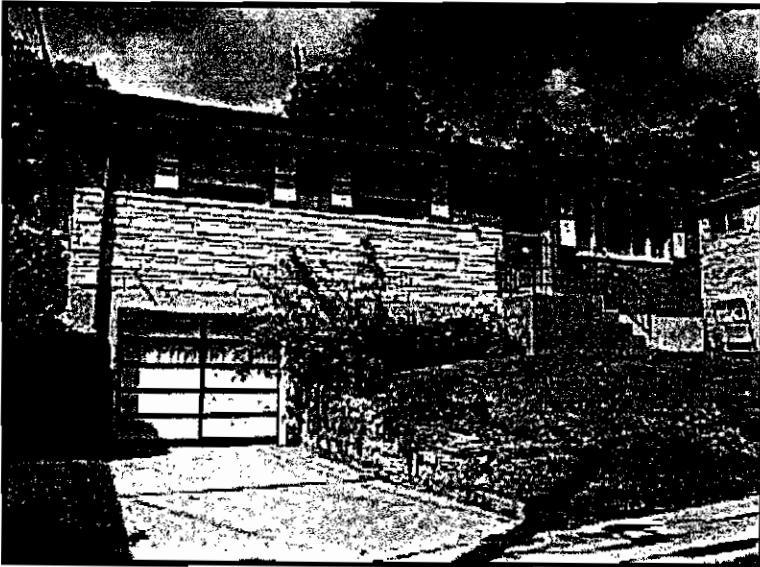
Borrower/Client	KELVIN JENKINS			
Property Address	3012 WESTKNOLLS LANE			
City	CINCINNATI	County	HAMILTON	State OH Zip Code 45211
Lender	ATTORNEY ARTHUR HARMON			

Comparable 1

2925 WESTKNOLLS LANE
 Prox. to Subject 0.17 miles
 Sale Price 93,000
 Gross Living Area 1,102
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location WESTWOOD
 View RESIDENTIAL
 Site .14 ACRE
 Quality BRICK
 Age 45 YRS.

**Comparable 2**

2905 WESTKNOLLS LANE
 Prox. to Subject 0.20 miles
 Sale Price 97,000
 Gross Living Area 1,102
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location WESTWOOD
 View RESIDENTIAL
 Site .14 ACRE
 Quality BRICK
 Age 45 YRS.

**Comparable 3**

2918 AQUADALE LANE
 Prox. to Subject 0.15 miles
 Sale Price 87,200
 Gross Living Area 1,102
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location WESTWOOD
 View RESIDENTIAL
 Site .23 ACRE
 Quality BRICK
 Age 44 YRS.



**APPRAISER DISCLOSURE
STATEMENT**

In compliance with Ohio Revised Code Section 4763.12 (C)

1. Name of Appraiser: David G. Beard

2. Class of Certification/Licensure:

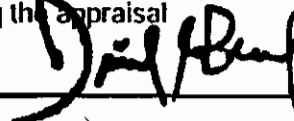
☐ Certified General
☐ Certified Residential
☒ Licensed Residential
☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: 384519

3. Scope: This report ☒ is within the scope of my Certification/License
☐ is not within the scope of my Certification/License

4. Service provided by: ☒ disinterested & unbiased third party
☐ interested & biased third party
☐ interested third party on contingent fee basis

5. Signature of person preparing and reporting the appraisal



**THIS FORM MUST BE INCLUDED IN CONJUNCTION WITH ALL APPRAISAL
ASSIGNMENTS OR SPECIALIZED SERVICES PERFORMED BY A STATE-
CERTIFIED OR STATE-LICENSED REAL ESTATE APPRAISER.**

STATE OF OHIO
Department of Commerce
Division of Real Estate & Professional Licensing
Appraiser Section
Cleveland OH
(216) 787-3100
Fax (216) 787-4449
www.com.state.oh.us

STATE OF OHIO
DIVISION OF REAL ESTATE
AND PROFESSIONAL LICENSING

AN APPRAISER LICENSE/CERTIFICATE
has been issued under ORC Chapter 4763 to:

NAME: David G Beard
LIC/CERT NUMBER: 000384519
LIC LEVEL: Licensed Residential Real Estate Appraiser
CURRENT ISSUE DATE: 12/14/2005
EXPIRATION DATE: 12/11/2006

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 3012 WESTKNOLLS LANE, CINCINNATI, OH 45211

APPRAISER:

Signature: [Signature]
 Name: DAVID G. BEARD, RA
 Date Signed: _____
 State Certification #: _____
 or State License #: 384519
 State: OH
 Expiration Date of Certification or License: 12/11/2006

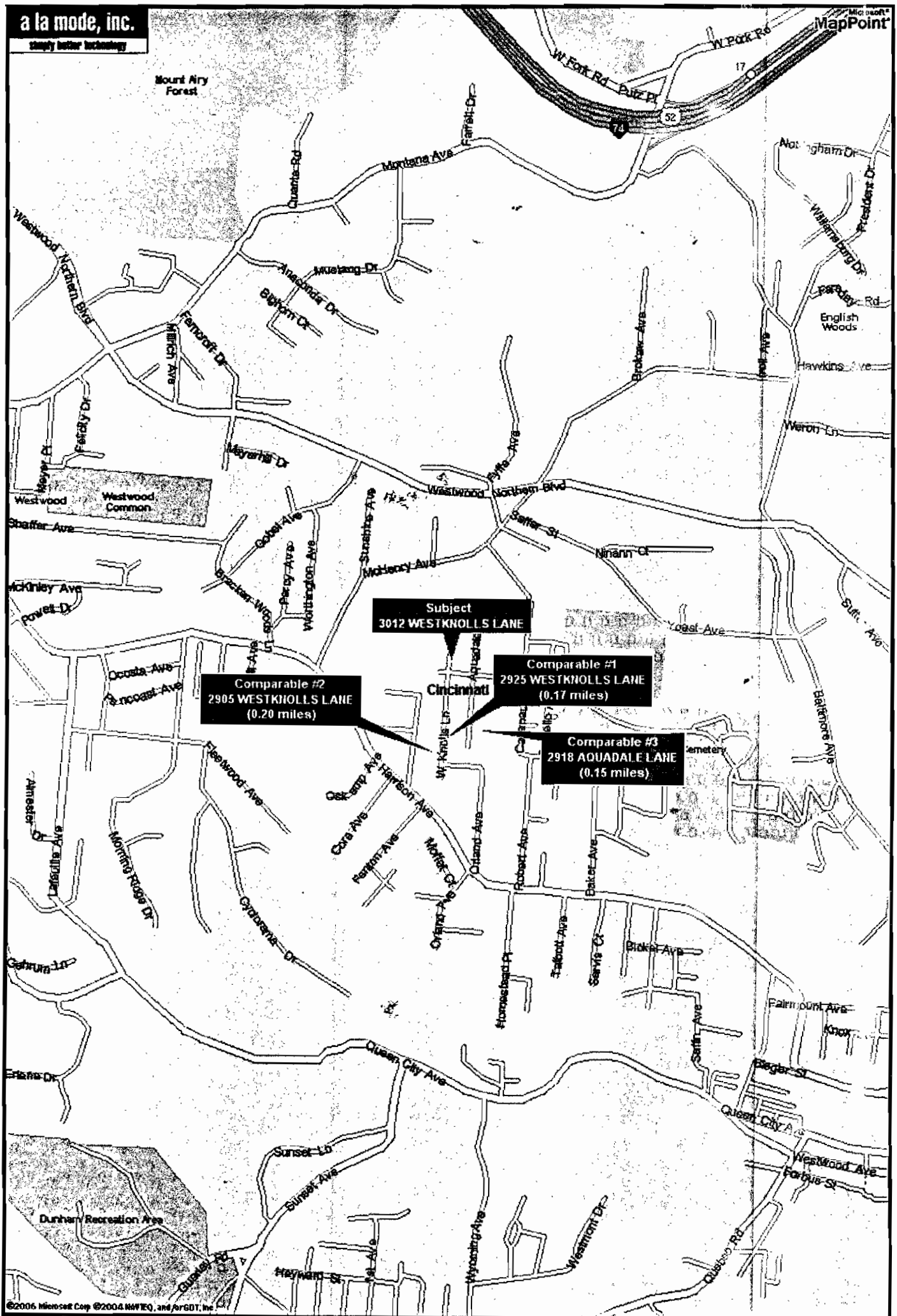
SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

☐ Did ☐ Did Not Inspect Property

Location Map

Borrower/Client	KELVIN JENKINS			
Property Address	3012 WESTKNOLLS LANE			
City	CINCINNATI	County	HAMILTON	State OH
				Zip Code 45211
Lender	ATTORNEY ARTHUR HARMON			



SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	3012 WESTKNOLLS LANE
	Legal Description	LOT 78 ORLAND ACS SUBDIVISION BLK C
	City	CINCINNATI
	County	HAMILTON
	State	OH
	Zip Code	45211
	Census Tract	88.00
	Map Reference	ENCLOSED
SALES PRICE	Sale Price	\$ N/A
	Date of Sale	N/A
CLIENT	Borrower / Client	KELVIN JENKINS
	Lender	ATTORNEY ARTHUR HARMON
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,102
	Price per Square Foot	\$
	Location	WESTWOOD
	Age	42 YRS.
	Condition	AVERAGE
	Total Rooms	6
	Bedrooms	3
	Baths	2
APPRAISER	Appraiser	DAVID G. BEARD, RA
	Date of Appraised Value	2/10/06
VALUE	Final Estimate of Value	\$ 93,000

Uniform Residential Appraisal Report

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	3012 WESTKNOLLS LANE	City	CINCINNATI	State	OH	Zip Code	45211
Borrower	KELVIN JENKINS	Owner of Public Record		County	HAMILTON		
Legal Description	LOT 78 ORLAND ACS SUBDIVISION BLK C						
Assessor's Parcel #	206-0012-0067	Tax Year	2004	R.E. Taxes \$	772.00		
Neighborhood Name	WESTWOOD	Map Reference	ENCLOSED	Census Tract	88.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	8.24 URBAN FOREST	<input type="checkbox"/> PUD	HOA \$	N/A	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) DETERMINE THE DAMAGE OF A SEWER ACCESS DRAIN						
Lender/Client	ATTORNEY ARTHUR HARMON	Address	CINCINNATI, OH 45206				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). MLS, PACE, CT. HOUSE							

CONTRACT	I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.	
	Contract Price \$	N/A
	Date of Contract	N/A
Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If Yes, report the total dollar amount and describe the items to be paid.		

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %			
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %			
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	20	Low	20	Multi-Family	5 %		
Neighborhood Boundaries	MCHENRY AVE, BALTIMORE AVE, YOAST AVE, NORTH AND WEST			235	High	60	Commercial	10 %		
BOUNDARY OF BALTIMORE PIKE CEMETERY, BAKER PL, HARRISON AVE, MCHENRY AVE.				102	Pred.	43	Other	%		
Neighborhood Description	THIS IS A WEST SIDE NEIGHBORHOOD OF GREATER CINCINNATI. SCHOOLS, SHOPPING, PARKS, EMPLOYMENT, FREEWAYS, AND PLACES OF WORSHIP ARE ALL NEARBY.									

Market Conditions (including support for the above conclusions) THE MARKET IS PRESENTLY IN BALANCE WITH HOMES SELL IN TYPICALLY LESS THAN 90 DAYS.

Dimensions	50 X 115	Area	5,750 Sq.Ft.	Shape	RECTANGULAR	View	RESIDENTIAL
Specific Zoning Classification	RESIDENTIAL	Zoning Description	SINGLE FAMILY				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	C	FEMA Map #	390210 0016 B	FEMA Map Date	10/15/82
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							

General Description		Foundation		Exterior Description		Materials/condition		Interior		Materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	POURED/GOOD	Floors	U/K/U/K				
# of Stories	1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	BRICK/AVG.	Walls	DRYWALL/AVG.				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	1,102 sq.ft.	Roof Surface	COMP/AVG.	Trim/Finish	WOOD/AVERAGE				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	50 %	Gutters & Downspouts	ALUM/AVERAGE	Bath Floor	U/K/U/K				
Design (Style)	RANCH	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	ALUMINUM/AVG.	Bath Wainscot	U/K/U/K				
Year Built	1962	Evidence of <input type="checkbox"/> Infestation <input checked="" type="checkbox"/> NONE		Storm Sash/Insulated	YES/GOOD	Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs)	20-30 YRS	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	YES/GOOD	<input checked="" type="checkbox"/> Driveway	# of Cars				
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface					
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel		<input type="checkbox"/> Fireplace(s) #	<input checked="" type="checkbox"/> Fence	<input checked="" type="checkbox"/> Garage	# of Cars 1				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck	<input type="checkbox"/> Porch	<input type="checkbox"/> Carport	# of Cars				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other**		<input type="checkbox"/> Pool	<input type="checkbox"/> Other	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input checked="" type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,102 Square Feet of Gross Living Area Above Grade											
Additional features (special energy efficient items, etc.). CENTRAL AIR CONDITIONING.											

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THIS WAS AN EXTERIOR APPRAISAL, THE APPRAISER DID NOT HAVE ACCESS TO THE INTERIOR.	
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe	
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe	

Uniform Residential Appraisal Report

File #

There are	205	comparable properties currently offered for sale in the subject neighborhood ranging in price from \$	24,000	to \$	244,000		
There are	320	comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$	20,000	to \$	235,000		
FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	3012 WESTKNOLLS LANE CINCINNATI, OH 45211	2925 WESTKNOLLS LANE		2905 WESTKNOLLS LANE		2918 AQUADALE LANE	
Proximity to Subject		0.17 miles		0.20 miles		0.15 miles	
Sale Price	\$ N/A	\$ 93,000		\$ 97,000		\$ 87,200	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 84.39 sq.ft.		\$ 88.02 sq.ft.		\$ 79.13 sq.ft.	
Data Source(s)		PACE/MLS/CT. HOUSE		PACE/MLS/CT. HOUSE		PACE/MLS/CT. HOUSE	
Verification Source(s)							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		CONVENTIONA NONE		CONVENTIONA NONE		CONVENTIONA NONE	
Date of Sale/Time		6/05		10/04		9/05	
Location	WESTWOOD	WESTWOOD		WESTWOOD		WESTWOOD	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	.13 ACRE	.14 ACRE		.14 ACRE		.23 ACRE	-3,000
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL		RESIDENTIAL	
Design (Style)	RANCH	RANCH		RANCH		RANCH	
Quality of Construction	BRICK	BRICK		BRICK		BRICK	
Actual Age	42 YRS.	45 YRS.		45 YRS.		44 YRS.	
Condition	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	6 3 2	6 3 2		6 3 2		6 3 2	
Gross Living Area	1,102 sq.ft.	1,102 sq.ft.		1,102 sq.ft.		1,102 sq.ft.	
Basement & Finished Rooms Below Grade	FULL, 1 ROOM	FULL, 1 ROOM		FULL, 1 ROOM		FULL, 1 ROOM	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	GAS/CAC	GAS/CAC		GAS/WALL		GAS/CAC	
Energy Efficient Items	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Garage/Carport	1 CAR B-I	1 CAR B-I		1 CAR B-I		1 CAR B-I	
Porch/Patio/Deck	PATIO	PATIO		PATIO		PATIO	
FENCE	YES	NO	+500	NO	+500	YES	
SEWER ACCESS	YES	NO	-2,000	NO	-2,000	NO	-2,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 1,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 1,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 5,000
Adjusted Sale Price of Comparables			\$ 91,500		\$ 95,500		\$ 82,200

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explainMy research ☒ did ☐ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS, CT. HOUSE, PACE

My research ☒ did ☐ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS, COURT HOUSE, PACE

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	3/05	12/04	N/A	N/A
Price of Prior Sale/Transfer	U/K-QUIT CLAIM	63,000	N/A	N/A
Data Source(s)	CT. HOUSE, MLS, PACE	CT. HOUSE, MLS, PACE	CT. HOUSE, MLS, PACE	CT. HOUSE, MLS, PACE
Effective Date of Data Source(s)	2/06	2/06	2/06	2/06

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT TRANSFERED IN 3/05 VIA QUIT CLAIM WITH THE PRICE UNKNOWN, AND IN 12/04 FOR AN UNDISCLOSED AMOUNT ALSO.

Summary of Sales Comparison Approach ALL OF THE SALES ARE FROM THE SUBJECTS IMMEDIATE NEIGHBORHOOD. THE LOT SIZE OF SALE REQUIRED AN ADJUSTMENT BECAUSE IT WAS MUCH LARGER THAN THE SUBJECT, AND THE WALL AIR CONDITIONING OF SALE #2 IS ALSO DIFFERENT FROM THE SUBJECT & REQUIRED AN ADJUSTMENT. IN ORDER TO ACCURATELY REFLECT THE NEGATIVE EFFECT SEWER ACCESS WOULD HAVE ON THE VALUE OF THE SUBJECT A SALE WOULD HAVE TO TAKE PLACE WITH THE SUBJECT OR ON ANOTHER PROPERTY WHERE THIS HAS OCCURED AND ONE COULD THAN EXTRAPALATE THE DIFFERECE THAT THIS FEATURE HAD C THE SALE PRICE OF THAT PROPERTY. IN THIS REPORT ALL OF THE SALES ARE IDENTICLE TO THE SUBJECT EXCEPT FOR THE LOT S OF #3 & THE COOLING IN #2. IN MY OPINION THE SEWER ACCESS WOULD HAVE NO MORE THAN A MINIMAL EFFECT ON THE SUBJECT VALUE, I WOULD SAY \$2,000.

Indicated Value by Sales Comparison Approach \$ 93,000

Indicated Value by: Sales Comparison Approach \$ 93,000 Cost Approach (If developed) \$ 82,783 Income Approach (If developed) \$ N/A

THE MARKET APPROACH INDICATED A VALUE RANGE FROM \$83,200-\$96,500. THE COST APPROACH TO VALUE IS NOT CONSIDERED T RELEVANT IN THIS REPORT BECAUSE OF THE AGE OF THE SUBJECT AND THE SPECULATION USED IN DETERMINING THE DEPRECIAT PERCENTAGE.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 93,000 , as of 2/10/06 , which is the date of inspection and the effective date of this appraisal.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

LAND SALES OVER THE LAST FEW YEARS FOR

SIMILAR SIZE SITES HAS BEEN IN A RANGE FROM \$10,000-20,000.

COST APPROACH

ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	15,000
Source of cost data MARSHALL & SWIFT	DWELLING 1,102 Sq.Ft. @ \$ 65.00	= \$	71,630
Quality rating from cost service AVG. Effective date of cost data 1/05	1,102 Sq.Ft. @ \$ 20.00	= \$	22,040
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	2,000
	Garage/Carport Sq.Ft. @ \$	= \$	
	Total Estimate of Cost-New	= \$	95,670
	Less Physical Functional External		
	Depreciation 31,887	= \$(31,887)
	Depreciated Cost of Improvements	= \$	63,783
	As-is Value of Site Improvements	= \$	4,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH	= \$	82,783

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)	* SINGLE FAMILY HOMES ARE NOT TYPICALLY AVAILABLE FOR RENTAL HOMES IN THIS AREA.		

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.	
Legal Name of Project	
Total number of phases	Total number of units
Total number of units rented	Total number of units for sale
Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, date of conversion.
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No	If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, describe the rental terms and options.	
Describe common elements and recreational facilities.	

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

.....

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File #

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

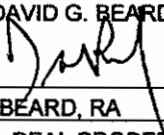
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER DAVID G. BEARD, RA

Signature 
 Name DAVID G. BEARD, RA
 Company Name REAL PROPERTY APPRAISAL COMPANY
 Company Address P.O. BOX 29374, CINCINNATI, OHIO
45229-0383
 Telephone Number 513-861-7762
 Email Address davidbeard@fuse.net
 Date of Signature and Report _____
 Effective Date of Appraisal 2/10/06
 State Certification # _____
 or State License # 384519
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 12/11/2006

ADDRESS OF PROPERTY APPRAISED

3012 WESTKNOLLS LANE
CINCINNATI, OH 45211

APPRAISED VALUE OF SUBJECT PROPERTY \$ 93,000

LENDER/CLIENT

Name ATTORNEY ARTHUR HARMON
 Company Name ATTORNEY ARTHUR HARMON
 Company Address CINCINNATI, OH 45206

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

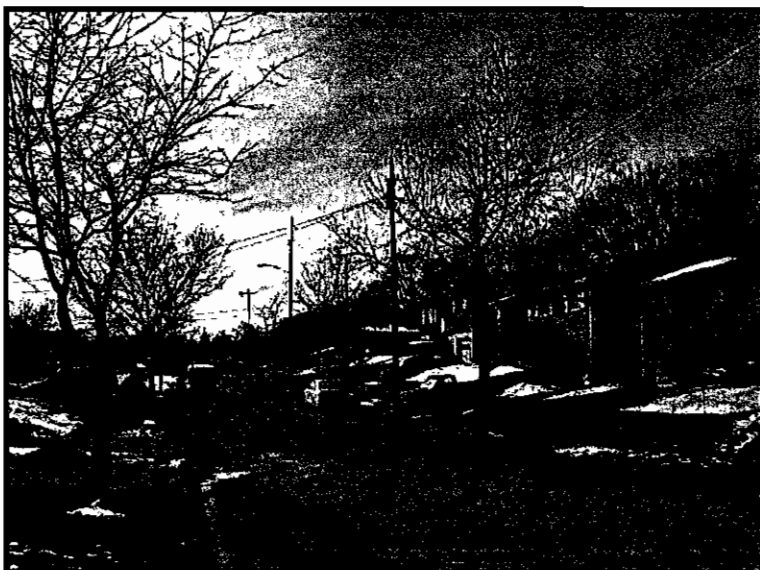
- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

Borrower/Client	KELVIN JENKINS			
Property Address	3012 WESTKNOLLS LANE			
City	CINCINNATI	County	HAMILTON	State OH Zip Code 45211
Lender	ATTORNEY ARTHUR HARMON			

**Subject Front**

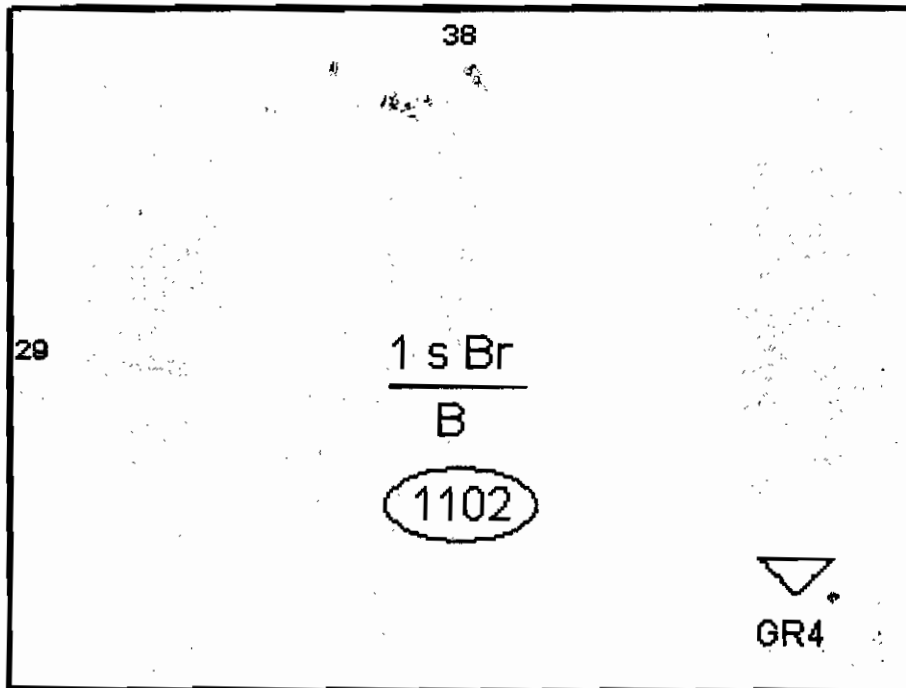
3012 WESTKNOLLS LANE

Sales Price	N/A
Gross Living Area	1,102
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2
Location	WESTWOOD
View	RESIDENTIAL
Site	.13 ACRE
Quality	BRICK
Age	42 YRS.

Subject Rear**Subject Street**

Building Sketch

Borrower/Client KELVIN JENKINS			
Property Address 3012 WESTKNOLLS LANE			
City CINCINNATI	County HAMILTON	State OH	Zip Code 45211
Lender ATTORNEY ARTHUR HARMON			

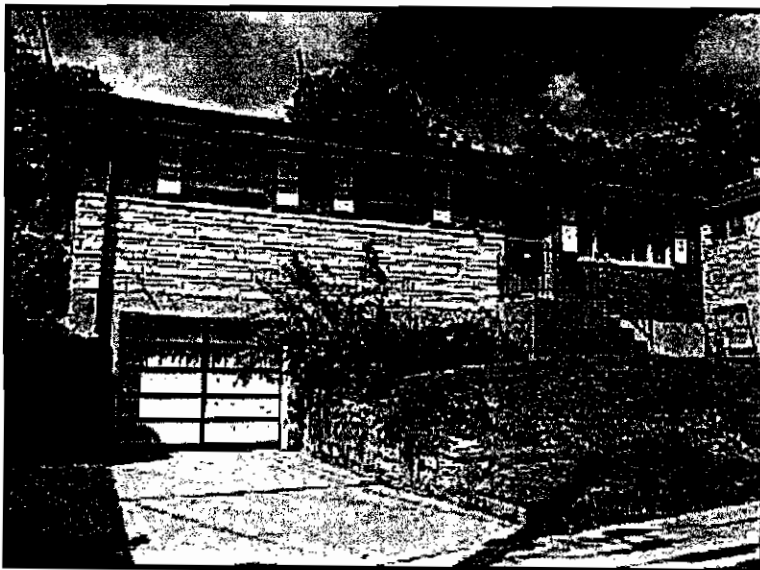


Comparable Photo Page

Borrower/Client	KELVIN JENKINS			
Property Address	3012 WESTKNOLLS LANE			
City	CINCINNATI	County	HAMILTON	State OH
Lender	ATTORNEY ARTHUR HARMON		Zip Code 45211	

**Comparable 1**

2925 WESTKNOLLS LANE
 Prox. to Subject 0.17 miles
 Sale Price 93,000
 Gross Living Area 1,102
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location WESTWOOD
 View RESIDENTIAL
 Site .14 ACRE
 Quality BRICK
 Age 45 YRS.

**Comparable 2**

2905 WESTKNOLLS LANE
 Prox. to Subject 0.20 miles
 Sale Price 97,000
 Gross Living Area 1,102
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location WESTWOOD
 View RESIDENTIAL
 Site .14 ACRE
 Quality BRICK
 Age 45 YRS.

**Comparable 3**

2918 AQUADALE LANE
 Prox. to Subject 0.15 miles
 Sale Price 87,200
 Gross Living Area 1,102
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location WESTWOOD
 View RESIDENTIAL
 Site .23 ACRE
 Quality BRICK
 Age 44 YRS.

**APPRAISER DISCLOSURE
STATEMENT**

In compliance with Ohio Revised Code Section 4763.12 (C)

1. Name of Appraiser: David G. Beard

2. Class of Certification/Licensure:

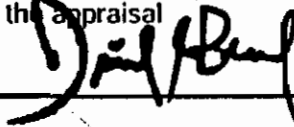
☐ Certified General
☐ Certified Residential
☒ Licensed Residential
☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: 384519

3. Scope: This report ☒ is within the scope of my Certification/License
☐ is not within the scope of my Certification/License

4. Service provided by: ☒ disinterested & unbiased third party
☐ interested & biased third party
☐ interested third party on contingent fee basis

5. Signature of person preparing and reporting this appraisal



**THIS FORM MUST BE INCLUDED IN CONJUNCTION WITH ALL APPRAISAL
ASSIGNMENTS OR SPECIALIZED SERVICES PERFORMED BY A STATE-
CERTIFIED OR STATE-LICENSED REAL ESTATE APPRAISER.**

STATE OF OHIO
Department of Commerce
Division of Real Estate & Professional Licensing
Appraiser Section
Cleveland OH
(216) 787-3100
Fax (216) 787-4449
www.com.state.oh.us

STATE OF OHIO
DIVISION OF REAL ESTATE
AND PROFESSIONAL LICENSING

AN APPRAISER LICENSE/CERTIFICATE
has been issued under ORC Chapter 4763 to:

NAME: David G Beard

LIC/CERT NUMBER: 000384519

LIC LEVEL: Licensed Residential Real Estate Appraiser

CURRENT ISSUE DATE: 12/14/2005

EXPIRATION DATE: 12/11/2006

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentalities of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to a collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 3012 WESTKNOLLS LANE, CINCINNATI, OH 45211

APPRAISER:Signature: Name: DAVID G. BEARD, RA

Date Signed: _____

State Certification #: _____

or State License #: 384519State: OHExpiration Date of Certification or License: 12/11/2006**SUPERVISORY APPRAISER (only if required):**

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

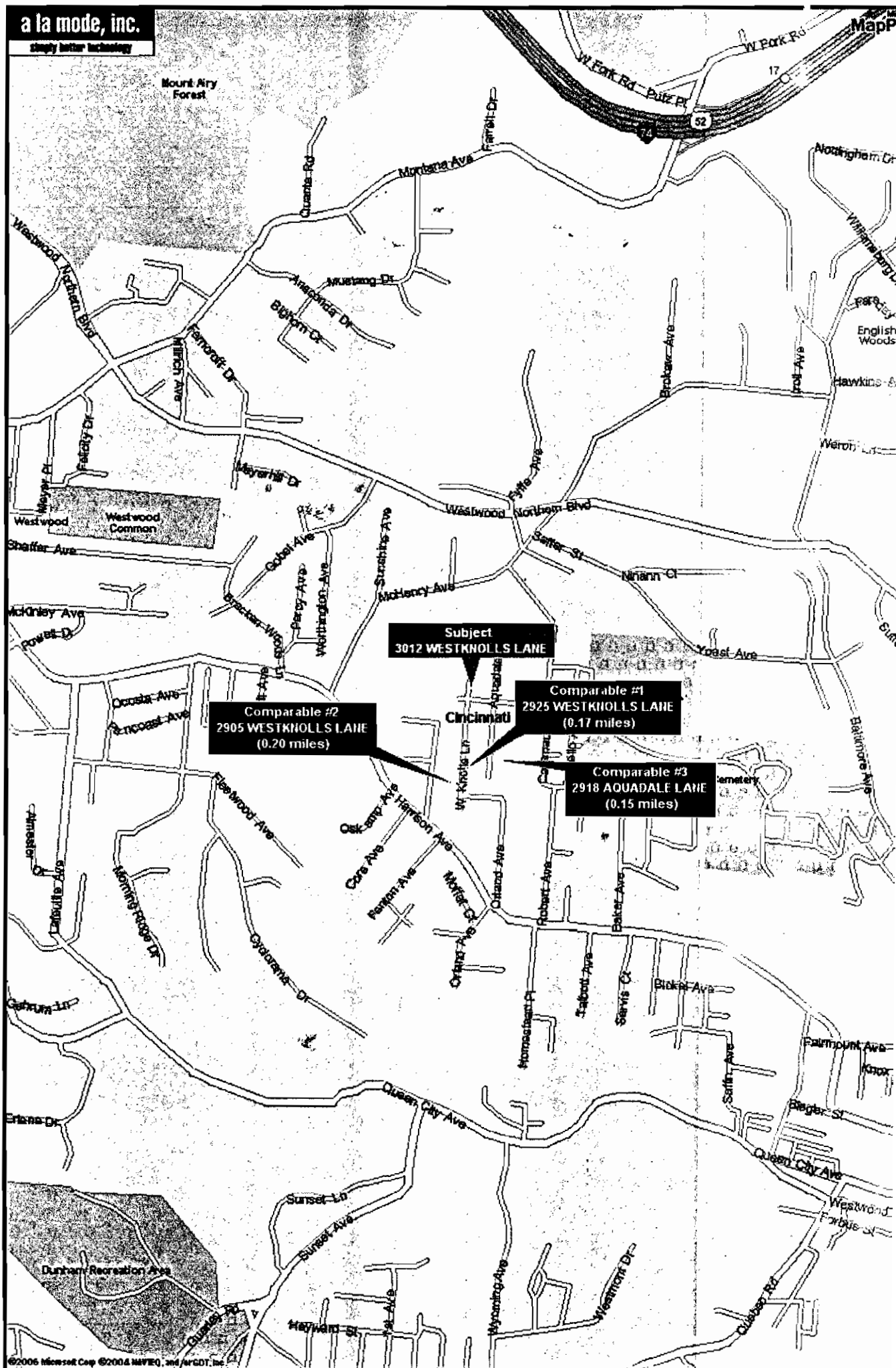
or State License #: _____

State: _____

Expiration Date of Certification or License: _____

☐ Did ☐ Did Not Inspect Property

Borrower/Client	KELVIN JENKINS			
Property Address	3012 WESTKNOLLS LANE			
City	CINCINNATI	County	HAMILTON	State OH
Lender	ATTORNEY ARTHUR HARMON			
			Zip Code	45211



City of Cincinnati



Department of the City Solicitor
Courts Division

Room 226, City Hall
801 Plum Street
Cincinnati, Ohio 45202-5705
Phone (513) 352-5333
Fax (513) 352-5217

March 23, 2006

J. Rita McNeil
City Solicitor

Ernest F. McAdams, Jr.
City Prosecutor

Arthur W. Harmon, Jr.
Harmon, Davis & Associates
1200 Cypress Street
Cincinnati, Ohio 45206


Re: Your client Kelvin Jenkins

Dear Mr. Harmon:

Our offer of \$13,280.00 for Mr. Jenkins damages is a final offer.

Please advise your client and if he is willing to accept this final offer of settlement, I will process the necessary paperwork and send you a Release for your client's signature.

Sincerely,


Geni Geiler
Sr. Assistant Solicitor

352-3338

Carsten Decker

msdja.org